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l in this information to identify your case:
ilted States Bankruptcy Court for the:  orthern District of Illinois  ise number (if known):  Chapter you are filing under.  Chapter 7  Chapter 11  Chapter 12  Chapter 13

### Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
1	Write the name that is on your	Malgorzata	
	government-issued picture identification (for example, your driver's license or	First name	First name
ı	passport).	Middle name	Middle name
ŗ	Bring your picture	Stecko	
	identification to your meeting with the trustee.	Last name	Last name
Į.		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
     	All other names you have used in the last 8	First name	First name
ŀ	years		
	Include your married or maiden names.	Middle name	Middle name
		Last namé	Last name
i		First name	First name
[		Middle name	Middle name
1		Last name	Last name
	<u> </u>		
3.	Only the last 4 digits of your Social Security	xxx - xx - 2 9 1 5	xxx - xx
ł	number or federal	OR	OR
	Individual Taxpayer Identification number (ITIN)	9 xx - xx	9 xx - xx

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Debtor 1	Malgorzata First Name Madde N	Stecko		Case number (##nown)		
	PER NEEDS NEEDER	LESS (NAME)				
		About Debtor 1:	····	About Debtor 2 (Spou	se Only in a Joint C	ase):
and I Ident	business names Employer ification Numbers you have used in	☑ I have not used any b	ousiness names or EINs.	☐ I have not used any	business names or l	EINs.
the la	ist 8 years	Business name	·	Business name		
	e trade names and business as names	Business name	<del></del>	Business name	-	<del></del>
1						
		EIN	<del></del>	EIN		
		EIN	<del></del>	EIN	· — — — —	
s. Wher	re you live			If Debtor 2 lives at a d	ifferent address:	
1						
i		1167 N Chesapeake Number Street	e Court	Number Street		
		Palatine City	IL 60074 State ZIP Code	City	State	ZIP Code
		Cook				
1		County		County		
		If your mailing address above, fill it in here. No any notices to you at this	is different from the one te that the court will send mailing address.	If Debtor 2's mailing a yours, fill it in here. No any notices to this maili	ote that the court will	from send
1		Number Street	· · ·	Number Street		
		P.O. Box		P.O. Box		
		City	State ZIP Code	City	State	ZIP Code
e. Why	you are choosing	Check one:		Check one:		
this c	district to file for ruptcy	Over the last 180 day I have lived in this dis other district.	s before filing this petition, trict longer than in any	Over the last 180 da I have lived in this di other district.	ays before filing this p istrict longer than in a	etition, any
		☐ I have another reason (See 28 U.S.C. § 140		☐ I have another reaso (See 28 U.S.C. § 14	on. Explain. 108.)	
1						
ř						
<u> </u>				· — — —		<del></del>

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De	btor 1 Malgorzata  First Name Middle Ner	Steci	CO Lest Name			Case number (# kn	(Own)
	,						
Pa	art 2: Tell the Court Abou	ut Your B	ankruptcy C	ase			
7.	The chapter of the Bankruptcy Code you	Check o	ne. (For a brief ruptcy (Form 2	description of each, s 010)). Also, go to the	see <i>Notic</i> top of pa	e Required by 11 age 1 and check th	U.S.C. § 342(b) for Individuals Filing e appropriate box.
	are choosing to file under	🗷 Cha <sub>l</sub>	pter 7				
		🗖 Cha	pter 11				
		🗅 Cha	pter 12				
		☐ Cha <sub>l</sub>	oter 13				
8.	How you will pay the fee	local your subr with  I nee Appl  I req By la less pay	court for more self, you may nitting your para a pre-printed at to pay the lication for Inc.  Juest that my aw, a judge me than 150% of the fee in inst	re details about how pay with cash, cas ayment on your behaddress.  fee in installment dividuals to Pay The pay, but is not required the official poverty	wyou m shier's chalf, you ts. If you e Filing ou may red to, w line that	ay pay. Typically heck, or money ar attorney may pur choose this op Fee in Installment request this optivaive your fee, at applies to you is option, you m	eck with the clerk's office in your y, if you are paying the fee order. If your attorney is pay with a credit card or check tion, sign and attach the nts (Official Form 103A).  In on only if you are filing for Chapter 7. In did may do so only if your income is a family size and you are unable to ust fill out the Application to Have the with your petition.
9.	Have you filed for bankruptcy within the	Ø No □ Yes.	District		When		Case number
	last 8 years?	<b>—</b> 103.			_ ******	MM / DD / YYYY	
			District		_ When	MM / DD / YYYY	Case number
			District		_ When	MM / DD / YYYY	Case number
10	Are any bankruptcy	☑ No			*****		
	cases pending or being	Yes.	Debtor				Relationship to you
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?		District		When	MM / DD / YYYY	Case number, if known
	ammate r		Debtor				Relationship to you
			District		When	MM / DD / YYYY	Case number, if known
11.	Do you rent your residence?	Ñ No. ☐ Yes.	residence?  No. Go to Yes, Fill o	dlord obtained an evid	- "		and do you want to stay in your  Against You (Form 101A) and file it with

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ebtor 1	Malgorzata First Name Middle Nam	Steci	CO Last Name	<del></del>	Case no	imber (Fknown)	<u> </u>	
art 3:	Report About Any E	lusiness	es You Own as a S	ole Propriet	or			
	ou a sole proprietor	<b>☑</b> No. 0	Go to Part 4.	<u> </u>				
or any busin	/ full- or part-time ess?	🖸 Yes.	Name and location of t	ousiness				
busine individ separa a corpo	proprietorship is a ss you operate as an ual, and is not a te legal entity such as oration, partnership, or		Name of business, if any				· · · · · · · · · · · · · · · · · · ·	
	nave more than one		HOURDEL STEEL					
separa	oprietorship, use a te sheet and attach it							<del></del>
to this	petition.		City			State	ZIP Code	
			Check the appropriate	box to describ	e your business:			
			Health Care Busine	ess (as defined	l in 11 U.S.C. § 1	01(27A))		
			Single Asset Real	Estate (as defi	ned in 11 U.S.C.	§ 101(51B))	)	
			Stockbroker (as de	fined in 11 U.S	S.C. § 101(53A))			
			☐ Commodity Broker	(as defined in	11 U.S.C. § 101(	6))		
			☐ None of the above					
Chapt Bankt are you debto For a co busine	ou filing under ter 11 of the ruptcy Code and ou a small business or? lefinition of small ss debtor, see i.C. § 101(51D).	can set of most recany of the No.	e filing under Chapter of appropriate deadlines. ent balance sheet, statese documents do not I am not filing under Cl I am filing under Chapte Bankruptcy Code. I am filing under Chapte Bankruptcy Code.	If you Indicate tement of open exist, follow the hapter 11.	that you are a sm ations, cash-flow e procedure in 11 n NOT a small but	all business statement, a I U.S.C. § 1	debtor, you mand federal incolors incol	nust attach your ome tax return or if the definition in
art, 4:	Report If You Own	or Have	Any Hazardous Pro	perty or An	y Property Tha	t Needs I	mmediate /	lttention
Do yo	u own or have any	₩o						
allege of imi identi public Or do	rty that poses or is d to pose a threat ninent and fiable hazard to health or safety? you own any	Yes.	What is the hazard?					
	erty that needs diate attention?		If immediate attention	n is needed, wi	ny is it needed?_			
perishe that m	ample, do you own able goods, or livestock ust be fed, or e building eds urgent repairs?							
			Where is the property	Number	Street			the designation of the second
				City			State	ZIP Code

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Debtor 1	Malgorzata	Stecko	 Case number (# known)
	First Name Middle Name	Lest Name	 

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

Debtor	

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

l am	not	required	l ta	receive	a	briefing	about
crec	lit co	nungalin	n h	ecalles /	nf.	•	

I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone or

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before! filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before! filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

t am not	required	to	receive	a	briefing	about
credit co	nulezaun	h	ecouse d	vf.		

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or

through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Debtor 1 Vialgo/Zata	SIECKO te Last Name	Case number (# known)	
	stions for Reporting Purposes		
se. What kind of debts do you have?	as "Incurred by an individual pri No. Go to line 16b. Yes. Go to line 17.  16b. Are your debts primarily be money for a business or investr No. Go to line 16c. Yes. Go to line 17.	consumer debts? Consumer debts at imarily for a personal, family, or househousiness debts? Business debts are ment or through the operation of the buse that are not consumer debts or business.	old purpose."  debts that you incurred to obtain iness or investment.
17. Are you filing under Chapter 7?  Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		er 7. Go to line 18. Do you estimate that after any exempt p e paid that funds will be available to distr	
is. How many creditors do you estimate that you owe?	☑ 1-49 □ 50-99 □ 100-199 □ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
is. How much do you estimate your assets to be worth?	☑ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million □ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	□ \$500,000,001-\$1 billion □ \$1,000,000,001-\$10 billion □ \$10,000,000,001-\$50 billion □ More than \$50 billion
20. How much do you estimate your liabilities to be?  Part 7: Sign Below	□ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million □ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
For you	orrect.  If I have chosen to file under Chapte of title 11, United States Code, I und under Chapter 7.  If no attorney represents me and I d this document, I have obtained and I request relief in accordance with the I understand making a false statemet.	declare under penalty of perjury that the er 7, I am aware that I may proceed, if ell derstand the relief available under each of the control of the notice required by 11 U.S.C. § the chapter of title 11, United States Code ent, concealing property, or obtaining more fines up to \$250,000, or imprisonment for \$3571.  Signature of Executed on	gible, under Chapter 7, 11,12, or 13 shapter, and I choose to proceed is not an attorney to help me fill out 342(b).  a, specified in this petition.  aney or property by fraud in connection or up to 20 years, or both.
	MM DD /YYY	Y	MM / DÖ /YYYY

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Debtor 1	Malgorzata First Name Middle Name	Stecko Lasi Name	Case	number (Fanowi)	
representif you are by an att	attorney, if you are ited by one o not represented orney, you do not file this page.	to proceed under Chapter 7, 14, available under each chapter fo	12, or 13 of title 11, United 5 which the person is eligible.	States Code, and I also certify th hich § 707(b)(4)	at I have delivered to the debtor(s) (D) applies, certify that I have no
		Lorena Duenez Printed name  Duenez Law, LLC Firm name  310 N Wolf Road Number Street	,		
		Wheeling City		IL State	60090 ZIP Code
		Contact phone (224) 409-	5952	Email address	Lmduenez@gmail.com
		6307763 Bar number		IL State	

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	<del>-</del>			
Debtor 1	Malgorzata	Stecko		
	First Name	Middle Name	Last Name	
Debtor 2			_	
(Spouse, if fiting)	) First Name	Middle Name	Lest Name	
United States	Bankruptcy Court for th	e: Northern District of II	linois <sup>*</sup>	i Marie
Case number				
	(If known)			

☐ Check if this is an amended filing

12/15

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filling amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	s 0.00
1a. Copy and 35, Total real estate, from Schedule Alb	
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 2,220.00
1c. Copy line 63, Total of all property on Schedule A/B	\$ 2,220.00
Part-2: Summarize Your Liabilities	
	Your liabilities Amount you owe
<ol> <li>Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)</li> <li>Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D</li> </ol>	\$ 137,960.00
s. Schedule E/F; Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$ <u>0.00</u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	···· + \$ 51,202.30
Your total liabilitie	s \$ 189,162.30
art 3: Summarize Your Income and Expenses	
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$ 1,432.58
Schedule J: Your Expenses (Official Form 106J)  Copy your monthly expenses from line 22c of Schedule J	s 3,956.55

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De	btor 1	Malgorzata First Name Middle Name	Stecko Last Name	Ces	e number (# known)	<del></del>		
P	art 4:	Answer These Questio	ns for Administrative a	nd Statistical Records				
6.	Are yo	u filing for bankruptcy und	er Chapters 7, 11, or 13?					•
	No.		on this part of the form. Chec	k this box and submit this fo	rm to the court with	h your other	schedules.	
7.	What k	ind of debt do you have?						
	You fam	ur debts are primarily cons nily, or household purpose." 1	umer debts. Consumer debt 1 U.S.C. § 101(8). Fill out lin	s are those "incurred by an i es 8-9g for statistical purpos	individual primarily ses. 28 U.S.C. § 15	for a person 59.	nal,	
	You this	ur debts are not primarily of form to the court with your of	onsumer debts. You have n ther schedules.	othing to report on this part	of the form. Check	this box an	d submit	
8.	From to	he Statement of Your Curn 22A-1 Line 11; OR, Form 12	ent Monthly Income: Copy y 2B Line 11; OR, Form 122C-	our total current monthly inc 1 Line 14.	ome from Official		s1,432.5	58
9.	Copy ti	ne following special catego	ries of claims from Part 4,	ilne 6 of Schedule E/F:	Total claim			
	From	Part 4 on Schedule E/F, co	opy the following:					ı
	9a. Dor	mestic support obligations (C	opy line 6a.)		\$	0.00		
	9b. Tax	tes and certain other debts ye	ou owe the government. (Cop	by line 6b.)	\$	0.00		
	9c. Clai	ims for death or personal inju	ıry while you were intoxicated	I. (Copy line 6c.)	\$	0.00		
	9d. Stu	dent loans. (Copy line 6f.)			\$	0.00		
		igations arising out of a sepa ority claims. (Copy line 6g.)	ration agreement or divorce	that you did not report as	\$	0.00		
	9f. Det	ots to pension or profit-sharin	g plans, and other similar del	bts. (Copy line 6h.)	+ \$	0.00		
	9g. Tot	al. Add lines 9a through 9f.			\$	0.00		

Fill in this information to identify your case and this t	Öling		
Debtor 1 Malgorzata Steci	ko		
First Name Middle Name Debtor 2	Last Name		
(Spouse, if filing) First Name Aladdie Name	Lest Name		
United States Bankruptcy Court for the: Northern District of Illi	inois 😇		
Case number		٦-	Observation is an
		_	Check if this is an amended filing
Official Form 106A/B			
Schedule A/B: Property	<u> </u>		12/15
In each category, separately list and describe items. category where you think it fits best. Be as complete responsible for supplying correct information. If more write your name and case number (if known). Answer	e and accurate as possible. If two married people re space is needed, attach a separate sheet to th	e are filing together, bo is form. On the top of a	th are equally
·			
Do you own or have any legal or equitable interest	in any residence, building, land, or similar prop	erty?	
Li No. Go to Part 2.  ☑ Yes. Where is the property?			
_ (33.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.	What is the property? Check all that apply.	Do not deduct secured cla	ilms or exemptions. Put
1.1 1167 N Chesapeake Court	Single-family home  Duplex or multi-unit building	the amount of any secure Creditors Who Have Claim	
Street address, if available, or other description	Condominium or cooperative	Current value of the	Current value of the
	Manufactured or mobile home	entire property?	portion you own?
	Land	\$ <u>150,000.00</u>	\$0.00
Palatine IL 60074	☐ Investment property ☐ Timeshare	Describe the nature of	f your ownership
City State ZIP Code	Other	interest (such as fee the entireties, or a life	
	Who has an interest in the property? Check one.	O 1	o country, it known
Cook	Debtor 1 only	tec simple	
County	Debtor 2 only	Check If this is co	mmunitu neonaetu
	Debtor 1 and Debtor 2 only  At least one of the debtors and another	(see instructions)	initiating property
	Other information you wish to add about this it	em, such as local	
	property Identification number:	<u> </u>	
If you own or have more than one, list here:	What is the property? Check all that apply.		
	Single-family home	Do not deduct secured cla the amount of any secure	claims on Schedule D:
1.2. Street address, if available, or other description	Duplex or multi-unit building	Creditors Who Have Clair	ns Secured by Property.
, , , , , , , , , , , , , , , , , , , ,	Condominium or cooperative  Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
	Land	\$	s
	☐ Investment property		4
City State ZIP Code	Timeshare	Describe the nature of interest (such as fee:	simple, tenancy by
	Other Who has an interest in the property? Check one.	the entireties, or a life	estate), if known.
	Party 1 only	·	
	Debtor 2 only		
•	Debtor 1 and Debtor 2 only	☐ Check If this is co	mmunity property
	At least one of the debtors and another	(see Instructions)	
	Other information you wish to add about this ite property identification number:	m, such as local	
ne without	b. ober A. recommendation in transfer	-	

Schedule A/B: Property

page 1

Official Form 106A/B

Debtor 1		Stecko	Document Page 11 of 60	Pavet)	
	First Name Middle	Name Last Name			
1.3.	Street address, if available	, or other description	What is the property? Check all that apply.  Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Do not deduct secured class the amount of any secure Greditors Who Have Clair Current value of the entire property?	d claims on Schedule D: ns Secured by Property.
	City	State ZIP Code	☐ Land ☐ Investment property ☐ Timeshare ☐ Other ☐ Who has an interest in the property? Check one.	Describe the nature of interest (such as fee the entireties, or a life	elmple, tenancy by
	County		Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this its property identification number:		mmunity property
			il of your entries from Part 1, including any entries		\$0.00
you own	own, lease, or have leg n that someone else drive s, vans, trucks, tractors,	al or equitable interes	st in any vehicles, whether they are registered or a e, also report it on <i>Schedule G: Executory Contracts</i> a , motorcycles	-	3
		Tovota	Who has an interest in the property? Check one.	Do not deduct secured cla	ime or exemptions. Dut
3.1.	Make: Model: Year: Approximate mileage: Other information:	Prius 2006 250,000	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see Instructions)	the amount of any secure Creditors Who Have Clair Current value of the entire property?  \$ 1,500.00	d claims on Schedule D:
lf you	u own or have more than	one, describe here:			
3.2.	Make: Model: Year: Approximate mileage:		Who has an Interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Do not deduct secured cla the amount of any secure Creditors Who Have Clair Current value of the entire property?	d claims on <i>Šchedule D:</i>
	Other information:		Check if this is community property (see	\$	

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Document Page 12 of 60 Stecko Malgorzata Debtor 1 Case number (# known) First Notes Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put 3.3. Make: the amount of any secured claims on Schedule D: Debtor 1 only Creditors Who Have Claims Secured by Property. Model: Debtor 2 only Year: Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? Approximate mileage: At least one of the debtors and another Other information: ☐ Check if this is community property (see Instructions) Who has an interest in the property? Check one. 3.4. Make: Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only Model: Creditors Who Have Claims Secured by Property. Debtor 2 only Year: Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? Approximate mileage: At least one of the debtors and another Other information: ☐ Check if this is community property (see Instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ☑ No ☐ Yes Who has an interest in the property? Check one. Do not deduct secured claims or exemptions, Put 4.1. Make: the amount of any secured claims on Schedule D: Debtor 1 only Model: Creditors Who Have Claims Secured by Property. Debtor 2 only Үеаг. Debtor 1 and Debtor 2 only Current value of the Current value of the Other information: At least one of the debtors and another entire property? portion you own? Check if this is community property (see instructions) If you own or have more than one, list here: Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put 4.2. Make: the amount of any secured claims on Schedule D: Debtor 1 only Model: Creditors Who Have Claims Secured by Property. Debtor 2 only Year: Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? Other information: At least one of the debtors and another ☐ Check if this is community property (see instructions) 1,500.00 5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here

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Debtor 1

Maigorzata

Case number (#known)\_

Part 3:

#### Describe Your Personal and Household Items

Do	you own or havê any legal or equitable interest in any of the following items?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
6.	Household goods and furnishings	
	Examples: Major appliances, furniture, linens, china, kitchenware	
	□ No	
	Yes. Describe Household furnishings, major appliances, linens, dishware	\$ 350,00
7	Electronics	
••	Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games	
	□ No	
	Yes. Describe	\$ 250.00
		]
8.	Collectibles of value	
	Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects;	
	stamp, coin, or baseball card collections; other collections, memorabilla, collectibles	
	<b>☑</b> №	<del></del>
	Yes. Describe	\$
9.	Equipment for sports and hobbies	
	Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments	•
	№ No	
	Yes. Describe	\$
	4	
10.	Firearms	
	Examples: Pistols, rifles, shotguns, ammunition, and related equipment	
	No No	
	Yes. Describe	\$
11.	Clothes	
	Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories	
	Q No	
	Yes. Describe	\$ 50.00
	Investor.	
12.	Jewelry —	
	Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirfoom jewelry, watches, gems, gold, silver	
	· ·	
	Mo Paratha	s
	Yes. Describe	<b>3</b> ————————————————————————————————————
13.	Non-farm animals	
	Examples: Dogs, cats, birds, horses	
	MO No	<del></del> 1 .
	Yes. Describe	\$
14.	Any other personal and household items you did not already list, including any health aids you did not list	<del>.</del>
	☑ No	
	☐ Yes. Give specific	
	information	\$
45	Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached	000 00
10.	for Part 3. Write that number here	\$ 650.00
	IVI FAIL J. TYTING MAI MUMBE HETE	

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Debtor 1

Malgorzata

Stecko

Case number (# known)

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so you own or mare	e any legal or equitable interest l	n any of the following?	Current value of the portion you own?  Do not deduct secured claim or exemptions.
16. Cash Examples: Money	y vou have in your wallet. In your ho	ome, in a safe deposit box, and on hand when you file your petition	
□ No	, you have in your mailor, in your in	mai in a calle achoon bon and an inalia milan year ine year peadon	
<b>☑</b> Yes		Cash:	s <u>70.00</u>
	king, savings, or other financial accither similar institutions. If you have	ounts; certificates of deposit; shares in credit unions, brokerage houses multiple accounts with the same institution, list each.  Institution name:	s,
		•	
	17.1. Checking account:		. \$
	17.1. Checking account: 17.2. Checking account:		•
	-		•
	17.2. Checking account:		. \$ . \$
	17.2. Checking account: 17.3. Savings account:		. \$ - \$ - \$
	17.2. Checking account: 17.3. Savings account: 17.4. Savings account:		\$\$ - \$\$
	17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit:		\$\$\$\$
	17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account		\$\$\$\$\$

☑ No ☐ Yes	Institution or issuer name:	
		\$
		\$
		\$

#### 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☑ No	Name of entity:	% of owne	rship:	
Yes. Give specific	·	0%	%	\$
Information about them		0%	%	\$
		0%	 %	\$

Page 15 of 60 Document Stecko Malgorzata Debtor 1 Case number (##nown)\_ 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☑ No ☐ Yes. Give specific Issuer name: information about them..... 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☑ No Yes. List each Institution name: account separately. Type of account: 401(k) or similar plan: Pension plan: IRA: Retirement account: Keogh: Additional account: Additional account: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ☑ No ☐ Yes..... Institution name or individual: Electric: Gas: Heating oil: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented furniture: Other: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ZÍ No ☐ Yes...... Issuer name and description:

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	. Malgorza	ata	Document Stecko	Page 17 of 60	
Debto	First Name	Middle Name	Lest Name	Case number (# known)	
		·			
,-a-	** ** *				
	terests in insuran				
	•	sability, or life Insuran	ce; health savings account (F	ISA); credit, homeowner's, or renter's insurance	
	l No				
	Yes. Name the in		Company name:	Beneficiary:	Surrender or refund value:
	of each polic	cy and list its value			
			*		5
					\$
					\$
32. Ar	v interest in pror	erty that is due you	from someone who has die	ed.	
				surance policy, or are currently entitled to receive	
pr	operty because so	meone has died.	•	•	
	l No				<del></del> 1
	Yes. Give specific	c information			
					<b>\$</b>
33 CI	aims against third	l narties, whether or	not you have filed a lawsu	it or made a demand for payment	
			s, insurance claims, or rights		
	l No				
		ch claim			7
					\$
34. Ot	her contingent an	d unliquidated claim	s of every nature, including	g counterclaims of the debtor and rights	
	set off claims		in at overy timester intermedia	g o delito, o entre de la constant entre l'igne	
V	No	_			
	Yes. Describe ea	ch claim			
		1			\$
35 An	v financial assets	you did not aiready	· list		
	No	, , , , , , , , , , , , , , , , , , , ,			
		c information	· · · · · · · · · · · · · · · · · · ·		
	res. Give specili	c information			\$
				y entries for pages you have attached	i
fo	r Part 4. Write tha	t number here	***************************************	·····	\$
			W## ##401		
			भाग के कार्य-के 1		
Part	5 Describe	Anv Business-l	Related Property You	Own or Have an Interest In. List any r	eal estate in Part 1.
· 1.	200011111				
37. Do	you own or have	any legal or equitat	ole interest in any business	-related property?	
<b>₩</b>	No. Go to Part 6.				
	Yes. Go to line 38	3.			
					Current value of the
					portion you own?
					Do not deduct secured claims
					or exemptions.
38. <b>Ac</b>	counts receivable	e or commissions yo	ou aiready earned		
	l No				<b></b> -
	Yes. Describe				
			<del></del>		
39. <b>Of</b>	fice equipment, fo	urnishings, and supp	olies		
	• •	<b>-</b> · · · · · · · · · · · · · · · · · · ·		machines, rugs, telephones, desks, chairs, electronic devices	i
	No				_
	Yes, Describe				i \$
			***		

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	Malgorzata	Ste	Document cko	Page 18 of 60		
Debtor 1	First Name	Middle Name Last h		Case number (a	known)	<u> </u>
40 Machine	ev flytures er	julpment, supplies you	use in business, and	tools of your trade		
□ No		faibilioud adblines Jea	and in Submisse, and	toole of your trade		
	Describe					7
<b>□</b> 165.	Desame					\$
	<u> </u>					_
41. Inventor	у					
☐ No	Г					
U Yes.	Describe					\$
						-
42. Interests	s in partnershi	ps or joint ventures				
☐ No						
Yes.	Describe	Name of entity:			% of ownership:	
		<del></del>	<u> </u>		%	\$
					%	\$
			· · · · · · · · · · · · · · · · · · ·	<del>, ,</del>	%	\$
	er lists, mailin	g lists, or other compile	tions			
□ No	Do your liefe	inalisda paraanaliis idam	tifishis information /c	as defined in 11 U.S.C. § 101(41A	1110	
<b>—1</b> 103.	□ No	nicidus personany iden	muspia miorinamon (e	18 delined in 11 d.c.c. 9 10 1(41)	<b>`</b> ,,,,	
	Yes, Descr	the C				7
	<b>—</b> 163, 0000	100				\$
		<u> </u>	<u>-</u>	1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1		J
	Iness-related	property you did not all	eady list			
□ No	Oh					
	Give specific mation					\$
						\$
						\$
				<del></del>		\$
						\$
						\$
45. Add the	dollar value o	f all of your entries from	n Part 5, including an	y entries for pages you have a	Itached	
for Part	5. Write that n	umber here	***************************************		<b>-&gt;</b>	
-						
Part 6:				ed Property You Own or Ha	ave an Interest in	•
	ir you own or	have an interest in farm	niano, list it in Part 1.	<del></del>		······································
46 Do you c	wen or have o	w logal or equitable int	oraet in any form, or	commercial fishing-related pro	norh/2	
	Go to Part 7.	iy legal ol equitable titl	erest in any tanti- or	commercial hannig-related pro	pertyr	
	Go to line 47.					
						Current value of the
						portion you own?
						Do not deduct secured claims or exemptions.
47. Farm an	imais					
Example	s: Livestock, p	oultry, farm-raised fish				
☐ No						
☐ Yes.						]
	1		•			\$
	L					J *

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Debtor			(	Case number (#known)	
	First Name	Middle Name Last Name		· · · · ·	
48 Cm	ps-either growing	or barvested			
					_
	Yes. Give specific information				\$
	m and fishing equip No	ment, implements, machinery, fixture			_
	Yes				7
	ļ				\$
		lies, chemicals, and feed			
	No				
Ц	Yes		. 10		s
51. <b>A</b> ny	ا. farm- and comme!	cial fishing-related property you did n	ot already list		
ū	No				
	Yes. Give specific information				] <b>s</b>
52 Ada	ــا o entey value of t	fall of your entries from Part 6, includi	ng any entries for nages	you have attached	,
		umber here			\$
		•			
Part 7	Describe A	li Property You Own or Have a	an Interest in That	You Did Not List Above	
53. Do	you have other pro	perty of any kind you did not aiready i	ist?		
	- ·	country club membership			
	No Yes. Give specific				\$
	information				\$
					\$
	L				
54. Add	i the dollar value of	all of your entries from Part 7. Write the	nat number here	<b>→</b>	\$
**					
Part 8	List the To	tals of Each Part of this Form			,
55. <b>Par</b>	t 1: Total real estate	, line 2		<b></b>	\$
56. <b>Par</b>	t 2: Total vehicles, I	ine 5	s1,500.00	•	
57. <b>Pa</b> r	t 3: Total personal a	and household items, line 15	\$650.00	•	
58. Par	t 4: Total financial s	issets, line 36	\$70.00	•	
59. Par	t 5: Total business-	related property, line 45	\$	•	
60. Par	t 6: Total farm- and	fishing-related property, line 52	\$		
61. <b>Pa</b> r	t 7: Total other prop	perty not listed, line 54	+\$		
62. Tota	al personal property	y. Add lines 56 through 61	\$2,220.00	Copy personal property total 👈	+\$2,220.00
					\$ 2,220.00
63. Tot	ai of all property on	Schedule A/B. Add line 55 + line 62			\$

Debtor 1 IVICIIS	jorzata	Stecko		]	
First Na		Lest Name	<del></del> _		
Debtor 2 (Spouse, if filing) First Na	/ne Midle Name	Last Name	<del></del>	1	
United States Bankru	ptcy Court for the: Northern Dist	ict of Illinois	F		
Case number	•		<u> </u>	1	<u> </u>
(If known)					Check if this is amended filing
Official Forn	n 106C				
Schedule	C: The Pro	perty You	Claim	as Exemp	04/16
				<del></del> -	
sing the property yo	accurate as possible. If two mounts are accurate as possible. If two mounts are accurate as a second accurate accurate accurate as a second are accurate as a second accurate acc	perty (Official Form 10	6A/B) as your so	ource, list the property that	you claim as exempt. If more
	out and attach to this page as number (if known).	many copies of Part 2:	Additional Page	as necessary. On the top	of any additional pages, write
	•	ue a mare energi. Abo			
					e way of doing so is to state a g exempted up to the amount
	atutory ilmit. Some exempti				
	nay be unlimited in dollar as				
nits the exemption	ı to a particular dollar amou	nt and the value of th	e property is d	etermined to exceed that	amount, your exemption
ould be limited to	the applicable statutory am	ount.			
Part 18 Identif	y the Property You Clair	n as Exempt			
107.1.1.		Obselves only over	Harrier and the	is filing with you	
_	emptions are you claiming				
🔲 You are clair	ming state and federal nonba	nkruptcy exemptions.			
🔲 You are clair		nkruptcy exemptions.			
You are clain	ming state and federal nonbar ming federal exemptions. 11	nkruptcy exemptions. 1 U.S.C. § 522(b)(2)	1 U.S.C. § 522(	b)(3)	
You are clain	ming state and federal nonba	nkruptcy exemptions. 1 U.S.C. § 522(b)(2)	1 U.S.C. § 522(	b)(3)	
You are clain You are clain You are clain You are clain Reference Brief description	ming state and federal nonbar ming federal exemptions. 11 by you list on Schedule A/B on of the property and line on	nkruptcy exemptions. 1 U.S.C. § 522(b)(2) that you claim as exe	1 U.S.C. § 522(	b)(3)	Specific laws that allow exemption
You are claim You are claim You are claim You are claim Reference claim You are claim	ming state and federal nonbar ming federal exemptions. 11 by you list on Schedule A/B	nkruptcy exemptions. 1 U.S.C. § 522(b)(2) that you claim as exe	1 U.S.C. § 522( mpt, fill in the i	b)(3) information below.	Specific laws that ellow exemption
You are clain You are clain You are clain You are clain Reference Brief description	ming state and federal nonbar ming federal exemptions. 11 by you list on Schedule A/B on of the property and line on	nkruptcy exemptions. 1 U.S.C. § 522(b)(2) that you claim as exe Current value of the portion you own	1 U.S.C. § 522( mpt, fill in the i	b)(3) information below. the exemption you claim	Specific laws that allow exemption
You are claim You are claim You are claim Properties Prief description Schedule A/B to	ming state and federal nonbar ming federal exemptions. 11 by you list on Schedule A/B on of the property and line on that lists this property	current value of the portion you own  "Copy the value from Schedule A/B"	1 U.S.C. § 522( mpt, fill in the i  Amount of the Check only of	b)(3) information below. the exemption you claim	Specific laws that ellow exemption 735 ILCS 5/12-1001(b)
You are claim You are claim You are claim Properties  Brief description	ming state and federal nonbar ming federal exemptions. 11 by you list on Schedule A/B on of the property and line on	nkruptcy exemptions. 1 U.S.C. § 522(b)(2)  that you claim as exe  Current value of the portion you own  "Copy the value from	Mount of the Check only o	b)(3) information below. the exemption you claim one box for each exemption.	•
You are claim You are claim You are claim Properties  Brief description Brief description: Line from	ming state and federal nonbar ming federal exemptions. 11 by you list on Schedule A/B on of the property and line on that lists this property	current value of the portion you own  "Copy the value from Schedule A/B"	mpt, fill in the i  Amount of the Check only to 100% of 100% o	b)(3) information below. the exemption you claim	•
You are claim Yo	ming state and federal nonbar ming federal exemptions. 11 by you list on Schedule A/B on of the property and line on that lists this property	current value of the portion you own  "Copy the value from Schedule A/B"	mpt, fill in the i  Amount of the Check only to 100% of 100% o	the exemption below.  the exemption you claim one box for each exemption.	735 ILCS 5/12-1001(b)
You are claim Yo	ming state and federal nonbarming federal exemptions. 11 by you list on Schedule A/B on of the property and line on that lists this property  2006 Toyota Prius  3.1	current value of the portion you own  'Copy the value from Schedule A/B  \$1,500.00	The state of the	the exemption below.  the exemption you claim one box for each exemption.	•
You are claim You are claim You are claim For any propert Brief description Schedule A/B to Brief description: Line from	ming state and federal nonbar ming federal exemptions. 11 by you list on Schedule A/B on of the property and line on that lists this property	current value of the portion you own  "Copy the value from Schedule A/B"	The state of the s	the exemption below.  the exemption you claim one box for each exemption.  If fair market value, up to officable statutory limit	735 ILCS 5/12-1001(b)
You are claim Yo	ming state and federal nonbarming federal exemptions. 11 by you list on Schedule A/B on of the property and line on that lists this property  2006 Toyota Prius  3.1	current value of the portion you own  'Copy the value from Schedule A/B  \$1,500.00	TOOM of any app	the exemption below.  the exemption you claim one box for each exemption.	735 ILCS 5/12-1001(b)
Provide Calification of the California of the Ca	ming state and federal nonbar ming federal exemptions. 11 by you list on Schedule A/B on of the property and line on that lists this property  2006 Toyota Prius  3.1  Household goods, fur	current value of the portion you own  'Copy the value from Schedule A/B  \$1,500.00	TOOM of any app	the exemption below.  the exemption you claim one box for each exemption.  If fair market value, up to officable statutory limit	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)
You are claim Yo	ming state and federal nonbar ming federal exemptions. 11 by you list on Schedule A/B on of the property and line on that lists this property  2006 Toyota Prius  3.1  Household goods, fur	current value of the portion you own  'Copy the value from Schedule A/B  \$1,500.00	TOUS.C. § 522( mpt, fill in the i  Amount of the Check only of the	the exemption below.  the exemption you claim  one box for each exemption.  If fair market value, up to  olicable statutory limit  of fair market value, up to	735 ILCS 5/12-1001(b)
Provide Calification of the California of the Ca	ming state and federal nonbar ming federal exemptions. 11 by you list on Schedule A/B on of the property and line on that lists this property  2006 Toyota Prius  3.1  Household goods, fur	that you claim as exe  Current value of the portion you own  Copy the value from Schedule A/B  \$1,500.00	TOO% of any app	the exemption below.  the exemption you claim one box for each exemption.  If fair market value, up to of fair market value, up to officable statutory limit	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)
Provided A/B: Brief description: Line from Schedule A/B: Brief description:	ming state and federal nonbar ming federal exemptions. 11 by you list on Schedule A/B on of the property and line on that lists this property  2006 Toyota Prius  3.1  Household goods, fur 6.  Electronics	that you claim as exe  Current value of the portion you own  Copy the value from Schedule A/B  \$1,500.00	TOO% of any app	the exemption below.  the exemption you claim  one box for each exemption.  If fair market value, up to  olicable statutory limit  of fair market value, up to	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)
You are claim Yo	ming state and federal nonbar ming federal exemptions. 11 by you list on Schedule A/B on of the property and line on that lists this property  2006 Tovota Prius  3.1  Household goods, fur 6.  Electronics	character exemptions. Surface that you claim as exemption as exemption as exemption as exemption with the portion you own "Copy-the value from Schedule A/B" \$1,500.00 \$350.00	The interior of the control of the c	the exemption below.  the exemption you claim one box for each exemption.  If fair market value, up to of fair market value, up to officable statutory limit	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)
D You are claim You are claim You are claim For any propert Brief description: Line from Schedule A/B: Are you claim	ming state and federal nonbar ming federal exemptions. 11 by you list on Schedule A/B on of the property and line on that lists this property  2006 Toyota Prius  3.1  Household goods, fur 6  Electronics  7	that you claim as exe  Current value of the portion you own  *Copy the value from Schedule A/B  \$1,500.00  \$250.00	mpt, fill in the in  Amount of the Check only on	information below.  the exemption you claim one box for each exemption.  of fair market value, up to olicable statutory limit  of fair market value, up to olicable statutory limit	735 ILCS 5/12-1001(b)  735 ILCS 5/12-1001(b)  735 ILCS 5/12-1001(b)
D You are claim You are claim You are claim For any propert Brief description: Line from Schedule A/B: Streef Schedule A/B: Are you claim (Subject to adju	ming state and federal nonbar ming federal exemptions. 11 by you list on Schedule A/B on of the property and line on that lists this property  2006 Tovota Prius  3.1  Household goods, fur 6.  Electronics	that you claim as exe  Current value of the portion you own  *Copy the value from Schedule A/B  \$1,500.00  \$250.00	mpt, fill in the in  Amount of the Check only on	information below.  the exemption you claim one box for each exemption.  of fair market value, up to olicable statutory limit  of fair market value, up to olicable statutory limit	735 ILCS 5/12-1001(b)  735 ILCS 5/12-1001(b)  735 ILCS 5/12-1001(b)
Provide to adjust to a distribution of the scription:  Line from Schedule A/B:  Brief description: Line from Schedule A/B: Brief description: Line from Schedule A/B: Brief description: Line from Schedule A/B: Brief description: Line from Schedule A/B:  Brief description: Line from Schedule A/B:  Brief description: Line from Schedule A/B:  No	ming state and federal nonbar ming federal exemptions. 11 by you list on Schedule A/B on of the property and line on that lists this property  2006 Toyota Prius  3.1  Household goods, fur 6  Electronics  7	contractive exemptions. The second of the se	mpt, fill in the in Amount of the Check and you arry app.  I s 100% or arry app.	the exemption below.  the exemption you claim one box for each exemption.  of fair market value, up to officable statutory limit  of fair market value, up to plicable statutory limit  of fair market value, up to plicable statutory limit  after the date of adjustment	735 ILCS 5/12-1001(b)  735 ILCS 5/12-1001(b)  735 ILCS 5/12-1001(b)

Yes

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Debtor 1

Malgorzata Stecko Case number (# known)\_\_\_\_\_

Part 2: Additional Page

	on of the property and line I/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Clothing, shoes	s 50.00	□ <b>\$</b>	735 ILCS 5/12-1001(a)
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Brief description:	Cash	<b>\$</b> 70.00	<b>□</b> \$	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	<u>16</u>		■ 100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	□ s	
Line from Schedule A/B:			☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		<b>s</b>	\$s	
Line from Schedule A/B:			any applicable statutory limit	
Brief description:		\$	<b>Q</b> \$	
Line from Schedule A/B:			☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	<u></u>	
Line from Schedule A/B:			☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	□ \$ to to	
Line from Schedule A/B:			any applicable statutory limit	
Brief description:		<b>\$</b>	<b>D</b> \$	
Line from Schedule A/B:			☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	<b>O</b> \$	
Line from Schedule A/B;	<del></del>		☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	\$	
Line from Schedule A/B:			any applicable statutory limit	
Brief description:		\$	<b></b>	
Line from Schedule A/B:			☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	<b>-</b> \$	
Line from Schedule A/B:	<u>·</u>		☐ 100% of fair market value, up to any applicable statutory limit	

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Debtor 1	Malgorzata	Ste	cko
_	First Name	Middle Name	Lest Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	sankruptcy Court for the	: Northern District of II	Ilnois
Case number			
(If known)	· · · · · · · · · · · · · · · · · · ·		

Check if this is an amended filing

### Official Form 106D

### Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1.	Do any creditor:	s have claims	secured b	y your	property?

- No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below.

for each claim. If more than one creditor h	nore than one secured claim, list the creditor separately as a particular claim, list the other creditors in Part 2. nabetical order according to the creditor's name.	Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
1 Chase Mortgage	Describe the property that secures the claim:	s 137,960.00	s150,000.00	s
Creditor's Name PO Box 24696 Number Street	Main residence at 1167 N Chesapeak Court, Palatine, Illinois 60074			
Columbus OH 43224 City State ZIP Code	As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed			
Who owes the debt? Check one.	Nature of lien, Check all that apply.			
Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	An agreement you made (such as mortgage or secured car loan)  Statutory lien (such as tax lien, mechanic's lien)  Judgment lien from a lawsuit  Other (including a right to offset)	-		
Date debt was incurred	Last 4 digits of account number 5 8 5 7			
2	Describe the property that secures the claim:	\$	\$	\$
Creditor's Name		7		
Number Street	Book to date you file the plate to Ob at all that such	]		
Number Street  City State ZIP Code	As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed	]		
	Contingent Unliquidated			
City State ZIP Code	Contingent Unliquidated Disputed	_		

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F	ill in this ir	formation to ident	ify your case.							
Г		Malgorzata		Steck	^					
ļ Þ	ebtor 1	First Name	Middle Name	OLCUR	Last Name		J			
	ebtor 2									
(S	pouse, if filing)	First Name	Middle Name		Last Name					
U	ated States	Bankruptcy Court for th	e: Northern District o	of Illinois		** <del>*</del>				
٦,	ase number					السما			☐ Chec	k if this is an
	(known)								amer	ded filing
<u>O</u> 1	fficial F	orm 106E/	<u>F_</u>							
S	ched	ule E/F: C	reditors W	/ho I	Have	Unsec	ured Clair	ns	<del></del>	12/15
A/E Cre-	t the other i <i>: Property</i> ditors with ded, copy	party to any exect (Official Form 106 a partially secured the Part you need,	itory contracts or u A/B) and on Sched claims that are lists	nexpired ule G: E) ed in Sch the entri	l leases the recutory Co redule D: Co es in the bo	at could resi ontracts and reditors Wh	claims and Part 2 for uit in a claim. Also II I Unexpired Leases ( o Have Claims Secu. left. Attach the Conti	st executory c Official Form 1 red by Propert	ontracts on Sc 06G). Do not i v. If more spac	chedule nclude any se is
Pa	rt 1: Li:	st All of Your PR	IORITY Unsecur	ed Clair	ns					
1.	_	-	ty unsecured claims	s agains	t you?					
ı	Mo. Go	to Part 2.								
	Yes.		74				<i>u</i> .			
	each claim nonpriority unsecured	listed, identify what amounts. As much claims, fill out the C	type of claim it is: if as possible, list the o	a claim h daims in Part 1. if	as both prical alphabetical more than o	ority and none I order accordance one creditor i	unsecured claim, list to priority amounts, list to ding to the creditor's r folds a particular clain truction booklet.)	nat claim here a name. If you hav	nd show both p re more than tw	riority and o priority 3.
								Total claim	Priority amount	Nonpriority account
2.1								s _	s	s
	Priority Crex	itor's Name		(.85t 4	aigns or ac	count numbe	<del></del>			·
				When	was the det	t incurred?	<del></del>			
	Number	Street								
				As of t	he date you	ı file, the clai	m is: Check all that appl	<b>y</b> .		
	City	s	tate ZIP Code		ntingeni					
	Who Inc.	urred the debt? Ched	ik one		liquidated					
	☐ Debtor			U Dis	eputed					
•	☐ Debtor	r 2 only		Туре	of PRIORIT	Y unsecure	d claim:			
	☐ Debto	r 1 and Debtor 2 only		□ p <sub>0</sub>	mestic suppo	rt obligations				
	At leas	st one of the debtors ar	nd another	□ та	xes and certa	in other debts	you owe the government	t		
l	☐ Chec	k if this claim is for	a community debt	☐ Cla	aims for death	n or personal in	ijury while you were			
	is the cla	im subject to offset	?	_	oxicated					•
	□ No			ЦО	her. Specify _		<u> </u>	-		
	☐ Yes									
2.2				Last 4	digits of ac	count numbe	er	\$	_ \$	_ \$
'	Priority Cred	ditor's Name		When	was the del	ot incurred?				
1	Number	Street		As of	the date you	u file, the clai	im is: Check all that app	ty.		
ł				C) co	ntingent					
	City		State ZIP Code		hiquidated					
	•	urred the debt? Ched	ck one.	DI:	sputed					
İ	Debto		<del></del>	Time	⊶f DD!AD!T	Y unsecure	d claim:			
	☐ Debto	•					u vieiiii,			
	☐ Debto	or 1 and Debtor 2 only			• •	ort obligations	you owe the governmen	t		
•	☐ At lea	st one of the debtors a	nd another					ı		
	O Ober	L If this sistem in for	a accommunity dabt	ᄔ	aims for deat	n or personal li	njury white you were			

□ No □ Yes

is the claim subject to offset?

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Debt	or 1	Malgorzata First Name Mode No.	me Last Name	Stecko	Case number (Vanown)	
Par	t 2:	List All of Your NO	NPRIORITY Uns	ocured Claims		
[		creditors have nonpr You have nothing to re			e court with your other schedules.	•
1	ionprio nglude	nity unsecured∞claim, lis	st the creditor separa one creditor holds a	itely for each clain	order of the creditor who holds each claim. If a creditor has n. For each claim listed, identify what type of claim it is. Do not list the other creditors in Part 3. If you have more than three nor	list claims already
						Total claim
4.1		XDSNB rity Creditor's Name			Last 4 digits of account number 4 4 6 6	s 4,794.00
!	9111	Duke Blvd			When was the debt incurred? 04/01/2016	1
	Number		ОН	45040		,
ĺ	City		State	ZIP Code	As of the date you file, the claim is: Check all that apply.	:
	Who l	ncurred the debt? Chec	k one.		☐ Contingent ☐ Unliquidated	i
	_	btor 1 only			Disputed	!
i	_	btor 2 only btor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:	1
,		least one of the debtors an	nd another		☐ Student loans	•
1	☐ ch	eck if this claim is for a	community debt		<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> </ul>	
ļ		claim subject to offset?	· ·		Debts to pension or profit-sharing plans, and other similar debts	
	☑ No ☐ Ye				Other. Specify	
4.2	A -12-	-to- Dideo Dethole			Last 4 digits of account number 8 8 2 G	s 46.00
		gton Ridge Patholo	ogy		When was the debt incurred? 04/18/2016	
i i		E 22nd St				
Į	Lom		iL	60148	As of the date you file, the claim is: Check all that apply.	;
ŧ	City	<u> </u>	State	ZiP Code	Contingent	_
	Who i	ncurred the debt? Chec	k one.		Unfiquidated	
		btor 1 only			☐ Disputed	
		ebtor 2 only ebtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:	
	☐ At	least one of the debtors ar	nd another		☐ Student loans ☐ Obligations arising out of a separation agreement or divorce	
	Ct Ct	eck if this claim is for a	a community debt		that you did not report as priority claims	
		claim subject to offset	7		Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	
1	Ø No □ Ye					1. T.
4.3	AT&		· · · · · · · · · · · · · · · · · · ·		Last 4 digits of account number 9 3 3 1.	1,643.31
ļJ		ortly Creditor's Name			When was the debt incurred? 12/02/2015	\$
	PO I	Box 6416			- · · · · · · · · · · · · · · · · · · ·	1
	Card	ol Stream	IL	60197	- As of the date you file, the claim is: Check all that apply.	
	City		State	ZIP Code	☐ Contingent	,
		Incurred the debt? Chece obtor 1 only	ok one.		☐ Unliquidated	
1	☐ De	ebtor 2 only			☐ Disputed	
	_	ebtor 1 and Debtor 2 only least one of the debtors as	nd enother		Type of NONPRIORITY unsecured claim:	
 	_				Student loans  Obligations existing out of a concretion agreement or dispute	
Í		heck if this claim is for claim subject to offset	· ·		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Mar No	-	••		Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	,
	□ Ye	28				

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Debto	r 1 Malgorzata First Name Middle Name	Lord No.	Stecko	Case number (F.known)	
Part	2: Your NONPRIORITY U	nsecured C	ilaims — Contin	uation Page	
After	r listing any entries on this page	, number the	əm beginning witi	h 4.4, followed by 4.5, and so forth.	Total claim
4.4	Capital One Bank USA			Last 4 digits of account number 4 4 9 9	s_3,214.00
	15000 Capital One Drive			When was the debt incurred? 04/02/2016	
	Number Street Richmond	VA	23238	As of the date you file, the claim is: Check all that apply.	
,	City  Who incurred the debt? Check one.	State	ZIP Code	Contingent Unliquidated Disputed	
	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and			Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	☐ Check If this claim is for a comistive claim subject to offset?  If No ☐ Yes	imunity debt		Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
	CBNA			Lest 4 digits of account number 8 9 1 2	ş 0.00
	Nonpriority Creditor's Name PO Box 6189			When was the debt incurred? 04/01/2006	
	Number Street Sioux Falls	SD	57117	As of the date you file, the claim is: Check all that apply.	
	City	State	ZIP Code	Contingent Unilquidated	
	Who Incurred the debt? Check one    Debtor 1 only			☐ Disputed  Type of NONPRIORITY unsecured claim: ☐ Student toans ☐ Obligations arising out of a separation agreement or divorce that	
	Check if this claim is for a comis the claim subject to offset?	munity debt	-	you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	
	Yes				
	Chase Card Noopriority Creditor's Name		<u>.</u>	Last 4 digits of account number 8 4 1 2	\$ 5,973.00
	PO Box 15298			When was the debt incurred? 04/05/2016	
	Number Street Wilmington City	DE State	19850 ZIP Code	As of the date you file, the claim is: Check all that apply.  Contingent	
l	Who incurred the debt? Check one			☐ Unliquidated☐ Disputed	
•	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and	other		Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that	
	Check if this claim is for a constitution in the claim subject to offset?	nmunity debt		you did not report as priority dalms  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	
	☑ No □ Yes				

Official Form 106E/F

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Debte	or 1	Malgorzata First Name Middle Name	Lesi Hame	Stecko	Case number (Finom)	
Par	t 2:	Your NONPRIORITY Unse	ocured Ci	aims — Contin	uation Page	
Afte	r Hsti	s any entries on this page, n	umber <sub>,</sub> the	n beginning with	n 4.4,જાર્ગાભુક by 4.5, and so forth.	Total claim
4.7		se Card			Last 4 digits of account number 2 0 2 0	s_7,124.00
ı ,		ority Creditor's Name Box 15298			When was the debt incurred? 04/02/2016	
	Numbe	r Street nington	DE	19850	As of the date you file, the claim is: Check all that apply.	
! !	_	Incurred the debt? Check one.	State	ZIP Code	Contingent Unflquidated Disputed	
	Q D	ebtor 2 only			Type of NONPRIORITY unsecured claim:	
	□ A	ebtor 1 and Debtor 2 only least one of the debtors and anothe			<ul> <li>Student loans</li> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> </ul>	
			inity debt		Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
4.8		Card			Last 4 digits of account number 0 0 4 0	s <u>7,151.00</u>
i I		ority Creditor's Name Box 6500			When was the debt incurred? 04/04/2016	
	Numbe		SD	57117	As of the date you file, the claim is: Check all that apply.	
	City	IX Falls	State	ZIP Code	□ Confingent	
	Who	Incurred the debt? Check one.			☐ Uniliquidated☐ Disputed	
ŧ		ebtor 1 only ebtor 2 only ebtor 1 and Debtor 2 only I least one of the debtors and anothe			Type of NONPRIORITY unsecured claim:  Student loans	
ŧ		heck if this claim is for a comm			<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> </ul>	
f • •		claim subject to offset?	,		Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	
	M N					
4.9		Grove Radiology			Last 4 digits of account number 9 9 3 B	ş <u>167.00</u>
	941	0 Compubill Drive			When was the debt incurred? 07/01/2015	
1   	Orla City	er street and Park	IL State	60462 ZIP Code	As of the date you file, the claim is: Check all that apply.  —  —  —  —  —  —  —  —  —  —  —  —  —	
	Who	Incurred the debt? Check one.			Unfiquidated	
	<b>Q</b> D	ebtor 1 only ebtor 2 only			☐ Disputed  Type of NONPRIORITY unsecured claim:	
		ebtor 1 and Debtor 2 only t least one of the debtors and anothe			Student loans	
	_				Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
1		heck if this claim is for a comm o claim subject to offset?	unity GODE		Debts to pension or profit-sharing plans, and other similar debts	
	<b>Z</b> N	0			Other. Spedify	
i L	Q Y	88				

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Debtor		iddle Name Last Nam	Stecko	Case number (#Anown)	
Part	2: Your NONPRIC	ORITY Unsecured Cl	alms — Contin	uation Page	
After	listing any entries on	this page, number the	m beginning-with	h 4.4, followed by 4.5, and so forth.	Total claim
	Fifth Third Bank			Last 4 digits of account number 7 8 0 3	s_7,636.00
,	tonpriority Creditor's Name 38 Fountain Square	e Plaza		When was the debt incurred? 04/16/2016	
	tumber Street Cincinnati	ОН	45263	As of the date you file, the claim is: Check all that apply.	
, 1 <b>v</b>	Nho incurred the debt?	State Check one.	ZIP Code	Contingent Unliquidated Disputed	
( (	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 At least one of the debt	tors and enother		Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	⊒ Check if this claim is s the claim subject to c Ø No ⊒ Yes	s for a community debt		☐ Debts to pension or profit-sharing plans, and other similar debts☐ Other. Specify	
	Malcom S Gerald &	Associates, Inc		Last 4 digits of account number 2 3 7 3	\$ 2,080.00
3	332 South Michiga	n Avenue		When was the debt incurred? 01/04/2016	
	tumber Street Chicago	IL	60604	As of the date you file, the claim is: Check all that apply.	
1 7	γıκ	State	ZIP Code	☐ Contingent ☐ Unliquidated	
	Who incurred the debt?	Check one.		☐ Disputed	
	M Debtor 1 only ☐ Debtor 2 only			Type of NONPRIORITY unsecured claim:	
ŀ	Debtor 1 and Debtor 2  At least one of the debt	•		☐ Student loans	
		s for a community debt		<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> </ul>	
	s the claim subject to o	•		Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	
	☑ No ☑ Yes				
	Northwest Commu	nity Hospital		Last 4 digits of account number 8 4 4 7	\$ 3,430.00
1	28079 Network Pla	ice		When was the debt incurred? 04/19/2016	
· •	tumber Street Chicago		60673	As of the date you file, the claim is: Check all that apply.	
	Σ#γ	State	ZIP Code	☐ Contingent☐ Unitingent☐ Unitinguidated	
1	Who incurred the debt?  Debtor 1 only	Check one.		☐ Disputed	
	Debtor 2 only			Type of NONPRIORITY unsecured claim:	
(	Debtor 1 and Debtor 2	-		☐ Student loans	
! [ !	At least one of the deb	tors and another		Obligations arising out of a separation agreement or divorce that	
(	Check If this cisim k	s for a community debt		you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
ł	s the claim subject to d	offset?		Other. Specify	
•	☑ No ☑ Yes				

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Debtor	Malgorzata First Name Middle Name	Lant Nar	Stecko	Case number (##nown)	
Part	Your NONPRIORITY Uns	secured C	Jaims — Contin	uation Page	
_	Histing any entries on this page,	number the	eṃ beginning witi	h 4.4, followed by 4.6, and so forth.	Total claim
	TD Bank USA / Target			Last 4 digits of account number 1 6 5 8	s_3,449.00
	Nonpriority Creditor's Name PO Box 673			When was the debt incurred? 04/24/2016	
7	Number Street Minneapolis	MN	55440	As of the date you file, the claim is: Check all that apply.	
7	City  Who Incurred the debt? Check one.	Stake	ZIP Code	Contingent Untiquidated Disputed	
( (	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth	Mago		Type of NONPRIORITY unsecured claim:  Student loans	
_	Check if this claim is for a comm		:	<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>Debts to pension or profit-sharing plans, and other similar debts</li> </ul>	
1	is the claim subject to offset?  Mo No Yes			Other, Specify	
	Unique National Collections Nonpriority Creditor's Name	<u> </u>		Last 4 digits of account number 4 4 7 8	s 54.9
	119 E Maple St			When was the debt incurred? 01/11/2016	
	Number Street Jeffersonville	IN	47130	As of the date you file, the claim is: Check ell that apply.	
(	City	State	ZIP Code	☐ ☐ Contingent ☐ Unliquidated	
	Who incurred the debt? Check one.			☐ Disputed	
	Debtor 1 only Debtor 2 only			Type of NONPRIORITY unsecured claim:	
(	Debtor 1 and Debtor 2 only			Student loans	
ŀ	At least one of the debtors and anoth	her		Obligations arising out of a separation agreement or divorce that	
	Check if this claim is for a comm	munity debt	;	you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	is the claim subject to offset?			Other. Specify	
	Yes				
	Universal Payment Corp			Last 4 digits of account number 2 9 / 5	\$100, <b>∞</b>
9	931 Penn Ave			When was the debt incurred? 04/11/2016	
	Number Street Pittsburgh	PA	15222	As of the date you file, the claim is: Check all that apply.	
	City	State	ZIP Code	Contingent	
1	Who incurred the debt? Check one.			☐ Unliquidated ☐ Disputed	
_	Debtor 1 only				
	Debtor 2 only			Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only  At least one of the debtors and anoth	mar		Student loans	
	_		_	<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> </ul>	
	Check if this claim is for a comm	munity dest	<b>.</b>	Debts to pension or profit-sharing plans, and other similar debts	
	is the claim subject to offset?			Other. Specify	
	M2 No □ Yes				

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Debte	or 1	Malgorzata First Name Middle Name	Lest Name	Stecko	Case number (# known)	
Par	t 2;	Your NONPRIORITY Unsee	cured Ci	tims — Contin	uation Page	
Afte	ır listi	ng any entries on this page, nu	mber then	n beginning with	n 4.4, followed by 4.5, and so forth.	Total claim
5.6		Bank			Last 4 digits of account number 5 4 8 5	\$_4,340.00
	432	iority Creditor's Name 5 17t St			When was the debt incurred? 03/30/2016	
	Far	er Street go M	ND	58125	As of the date you file, the claim is: Check all that apply.	
		Incurred the debt? Check one.	State	ZIP Code	Contingent Uniquidated Disputed	
	Q D	ebtor 1 only ebtor 2 only			Type of NONPRIORITY unsecured claim:	
	□ A	ebtor 1 and Debtor 2 only t least one of the debtors and another theck if this claim is for a commu	مامات معاد		☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
: !		e claim subject to offset?	nty o <del>o</del> ot		☐ Debta to pension or profit-sharing plans, and other similar debts ☐ Other. Specify	
				<del></del>	Last 4 digits of account number	\$
	Nonpr	lodty Creditor's Name			When was the debt incurred?	
	Numb	er Street			As of the date you file, the claim is: Check all that apply.	
i t	City		State	ZIP Code	→ □ Contingent	
	Who	Incurred the debt? Check one.			☐ Uniiquidated ☐ Disputed	
		ebtor 1 only ebtor 2 only			Type of NONPRIORITY unsecured claim:	
		ebtor 1 and Debtor 2 only Lieast one of the debtors and another			☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that	
•		heck if this claim is for a commu e claim subject to offset?	nity debt		you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	
!	O N	- 10			_ Old. Spoory	
					Last 4 digits of account number	\$
	Nonpr	lority Creditor's Name			When was the debt incurred?	
	Numb	er Street			As of the date you file, the claim is: Check all that apply.	
	City		State	ŽIP Code	Contingent	
	_	Incurred the debt? Check one.			☐ Unitiquidated ☐ Disputed	
		ebtor 1 only ebtor 2 only			Type of NONPRIORITY unsecured claim:	
		ebtor 2 only lebtor 1 and Debtor 2 only			Student loans	
		t least one of the debtors and another			☐ Obligations arising out of a separation agreement or divorce that	
	□ c	theck if this claim is for a commu	nity debt		you did not report as priority claims	
	ls th	e claim subject to offset?			Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	

Official Form 106E/F

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Case number (##rown)

Part 4: A	id the Amounts for Each Type of Unsecured Claim	n
6. Total the a	amounts of certain types of unsecured claims. This information for each type of unsecured claim.	mation is for statistical reporting purposes only. 28 U.S.C. § 159.
		Totál clakn
Total claims	6a. Domestic support obligations	6a. <b>3</b> 0.00
from Part 1	6b. Taxes and certain other debts you owe the government	6b. <b>s</b>
	6c. Claims for death or personal injury while you were intoxicated	6c. s0.00
	6d. Other, Add all other priority unsecured claims. Write that amount here.	6d. +s0.00
	6e. Total. Add lines 6a through 6d.	6e. \$0.00
		Total claim
Total claims	6f. Student loans	6f. <b>s</b> 0.00
from Part 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$0.00
	<ol> <li>Other. Add all other nonpriority unsecured claims. Write that amount here.</li> </ol>	6i. + ş51,202.30
	6]. Total. Add lines 6f through 6i.	6j. <u>\$51,202.30</u>

Stecko

Malgorzata First Name

Debtor 1

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Folia	În this îr	formation to identi	fy ybur casé:				
Det	14	Malgorzata		Stecko	,		
		First Name	Middle Name		Last Name		
	itor 2 Ruse If filing)	First Name	Middle Name		Lest Name	<del></del>	
Unii	ed States	Bankruptcy Court for the	e: Northern District	of Illinois			
Cas	e number						<b>P</b>
(If k	nown)						Check if this is an amended filing
Off	icial F	Form 106G					
Sc	hedi	ule G: Exe	cutory C	ontra	acts and	Unexpired Leases	12/15
Informaddit	mation. I lonal pay Do you h 2 No. C 1 Yes. I	f more space is need to speed, write your name have any executory theck this box and file fill in all of the informately each person, rent, vehicle lease.	eded, copy the ad and case numb contracts or uneset in the this form with the nation below even or company with	ditional particles (if known k	age, fill it out, nu vn). ses? your other sched acts or leases are u have the conti	gether, both are equally responsible fumber the entries, and attach it to this dules. You have nothing else to report on a listed on Schedule A/B: Property (Officinate or lease. Then state what each coming in the instruction booklet for more example.	page. On the top of any this form. al Form 106A/B). ntract or lease is for (for
2.1	Person o	or company with wh	om you have the	contract (	or lease	State what the contract or lea	ase is for
"	Name				·	-	
	Number	Street				-	
,	City		State ZIP Cod			_	
<del></del>	City		State ZIP Cod	6		and the second of the later and the second of the second o	open against an ainte de la
2.2	Name					-	
	_					_	
	Number	Street					
	City		State ZIP Cod	9		_	
.2.3							
	Name					-	
	Number	Street	······································			_	
	City		State ZIP Cod			<del>-</del>	
2.4	Спу		State ZIP Cod	6		**************************************	
-1	Name		<del></del>			-	
						_	
	Number	Street					
$\overline{}$	City		State ZIP Cod	9			and and the second seco
2.5						_	
	Name						
	Number	Street				-	
	City		State ZIP Cod	le		-	

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Debtor 1	Malgorzata	Stecko		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing	First Name	Middle Name	Last Name	•
	Bankruptcy Court for t	he: Northern District of III	linois	
Case number (If known)	_			

☐ Check if this is an amended filing

### **Schedule H: Your Codebtors**

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

Oo you have any codebtors? (If you are filing a joint case, do not list either spouse a	is a codebtor.)
<b>2</b> 0 No Diam	
O Yes	ara
Vithin the last 8 years, have you lived in a community property state or territory utzona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Was	
No. Go to line 3.	anigory and vicosionny
I Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?	?
No	•
Yes. In which community state or territory did you live?	. Fill in the name and current address of that person.
	,
	_
Name of your spouse, former spouse, or legal equivalent	
	_
Number Street	
City State ZIP Code	-
Column 1, list all of your codebtors. Do not include your spouse as a codebto	
chedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedu Chedule E/F, or Schedule G to fill out Column 2.	
chedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedu Chedule E/F, or Schedule G to fill out Column 2.	ule G (Official Form 106G). Use Schedule D,  Colymn 2: The creditor to whom you owe the d
Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule E/F, or Schedule G to fill out Column 2.	ule G (Official Form 106G). Use S <i>chedule D,</i>
ichedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedu Ichedule E/F, or Schedule G to fill out Column 2.  Column 1: Your codebtor	ule G (Official Form 106G). Use Schedule D,  Colymn 2: The creditor to whom you owe the d
chedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedu Chedule E/F, or Schedule G to fill out Column 2.	ule G (Official Form 106G). Use Schedule D,  Column 2: The creditor to whom you owe the d  Check all schedules that apply:
chedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedu chedule E/F, or Schedule G to fill out Column 2. Column 1: Your codebtor	ule G (Official Form 106G). Use Schedule D,  Column 2: The creditor to whom you owe the d  Check all schedules that apply:
chedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule Chedule E/F, or Schedule G to fill out Column 2.  Column 1: Your codebtor  Name  Number Street	Column 2: The creditor to whom you owe the d Check all schedules that apply:  Schedule D, line
chedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule E/F, or Schedule G to fill out Column 2.  Column 1: Your codebtor	Column 2: The creditor to whom you owe the d Check all schedules that apply:  Schedule D, line
Checkule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule Chedule E/F, or Schedule G to fill out Column 2.  Column 1: Your codebtor  Name  Number Street  Chy State ZIP Code	Column 2: The creditor to whom you owe the d Check all schedules that apply:  Schedule D, line
Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule Chedule E/F, or Schedule G to fill out Column 2.  Column 1: Your codebtor  Name  Number Street	Column 2: The creditor to whom you owe the dischedule D, Check all schedules that apply:  Schedule D, line  Schedule E/F, line  Schedule G, line
Chedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule Chedule E/F, or Schedule G to fill out Column 2.  Column 1: Your codebtor  Name  Number Street  City State ZIP Code	Column 2: The creditor to whom you owe the dischedule D, line  Schedule D, line  Schedule G, line  Schedule D, line
chedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule Chedule E/F, or Schedule G to fill out Column 2.  Column 1: Your codebtor  Name  Number Street  Chy State ZIP Code  Number Street	Column 2: The creditor to whom you owe the dischedule D, line Schedule E/F, line Schedule D, line Schedule D, line Schedule E/F, line Schedule E/F, line Schedule E/F, line
Chedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule Chedule E/F, or Schedule G to fill out Column 2.  Column 1: Your codebtor  Name  Number Street  Chy State ZIP Code	Column 2: The creditor to whom you owe the dischedule D, line Schedule E/F, line Schedule D, line Schedule D, line Schedule E/F, line Schedule E/F, line Schedule E/F, line
Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule Chedule E/F, or Schedule G to fill out Column 2.  Column 1: Your codebtor  Name  Number Street  City State ZIP Code  Number Street  City State ZIP Code	Column 2: The creditor to whom you owe the dischedule D, line Schedule E/F, line Schedule D, line Schedule D, line Schedule E/F, line Schedule E/F, line Schedule E/F, line
Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule Schedule E/F, or Schedule G to fill out Column 2.  Column 1: Your codebtor  Name  Number Street  Number Street  Number Street	Column 2: The creditor to whom you owe the dischedule D, line
Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule Schedule E/F, or Schedule G to fill out Column 2.  Column 1: Your codebtor  Name  Number Street  City State ZIP Code  Number Street  City State ZIP Code	Column 2: The creditor to whom you owe the dischedule D, line
Number Street  City State ZIP Code  Number Street  City State ZIP Code	Column 2: The creditor to whom you owe the dischedule D, line

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Fill in this information to identify	'your case:						
Debtor 1 Malrgorzata	0						
First Name Debtor 2	Middle Name	Last Name					
(Spouse, if filling) First Name	Middle Name	Last Name	<del></del>				
United States Bankruptcy Court for the:	Northern District of Illinois						
Case number (If known)				Check if t			
<u> </u>		,			nended filing plement showing postpetition chapter 13		
Official Form 106l				incom	e as of the following date:		
Schedule I: You	Ir Income			MM / I	OD / YYYY		
		onio oro filing tono	they/Debte	r 1 and Dobt	12/15		
supplying correct information. If ye	ou are married and not fil use is not filing with you, top of any additional pa	ing jointly, and you do not include info	ur spouse is rmation ab	living with your spo	or 2), both are equally responsible for you, include information about your spouse. Duse. If more space is needed, attach a known). Answer every question.		
Fill In your employment							
Information.		Debtor 1			Debtor 2 or non-filing spouse		
If you have more than one job, attach a separate page with information about additional employers.	Employment status	☑ Employed ☐ Not employed			☐ Employed ☐ Not employed		
Include part-time, seasonal, or self-employed work.							
Occupation may include student or homemaker, if it applies.	Occupation	Network Marketer					
	Employer's name	4D Imaging LL	LC				
•	Employer's address	4256 N Arlingt	ton Height	s Rd	Number Street		
		Number Syeet			Number Sueer		
		Arlington Hts	IL.	60004			
		City	State ZIP	Code	City State ZIP Code		
	How long employed the	erer o <u>years</u>					
Part 2: Give Details About	t Monthly Income						
spouse unless you are separated If you or your non-filing spouse h	l. ave more than one employ	er, combine the info			write \$0 in the space, include your non-filing for that person on the lines		
below. If you need more space, a	ittach a separate sheet to t	his form.	_	-B-14 4	Fig. Bubble 0 as		
			Fo	r Debtor 1	For Debtor 2 or non-filing spouse		
<ol><li>List monthly gross wages, sal deductions). If not paid monthly,</li></ol>	lary, and commissions (b , calculate what the monthl	efore all payroll y wage would be.	2. <b>\$</b>	752.25	\$		
3. Estimate and list monthly ove	rtime pay.		3. +\$		+ \$		
4. Calculate gross Income. Add I	ine 2 + line 3.		4. \$	7 <u>52.2</u> 5	\$		

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Document Page 34 of 60 Mairgorzata Stecko Debtor 1 Case number (# km For Debtor 1 For Debtor 2 or non-filing spouse 752.25 Copy line 4 here..... 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. 5b. Mandatory contributions for retirement plans 5b. 5c. Voluntary contributions for retirement plans 5c 5d. Required repayments of retirement fund loans 5d 5e. Insurance 5e. 5f. Domestic support obligations 5f. 5g. Union dues 5g. 5h. Other deductions. Specify: 5h. 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 0.00 ĸ 752.25 7. Calculate total monthly take-home pay, Subtract line 6 from line 4. 8. List all other income regularly received; 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a. 8b. 8b. Interest and dividends 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce 680.33 settlement, and property settlement. 8d. 8d. Unemployment compensation 8e. Social Security 8f. Other government assistance that you regularly receive include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. 8f. Specify: 8g. 8g. Pension or retirement income 8h. Other monthly income. Specify: 8h. 680.33 9. Add all other Income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 10. Calculate monthly income. Add line 7 + line 9. 1.432.58 1.432.58 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly Income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies

1,432.58 12.

Combined monthly income

13. Do you expect an increase or decrease within the year after you file this form? M No.

Yes. Explain:

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

IN RE: Malgorzata Stecko	)	Chapter 7
	)	Bankruptcy Case No.
	)	
	)	
Debtor(s)	)	

### ATTACHMENT TO SCHEDULE I – ADDITIONAL EMPLOYERS

Monat Global
 3470 NW 82<sup>nd</sup> Ave, Suite 910
 Doral, Florida 33122
 (844) 696-6628
 Employed for 6 months

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Fill in this	information to identify	your case:				
Debtor 1	Malrgorzata	Stecko				
Debtor 2	First Name	Atidde Name Last Name	Check if the	is is:		
(Spouse, if filing	g) First Name	Middle Name Last Name	——— An ame	_		
United State	s Bankruptcy Court for the:	Northern District of Illinois		ement sho es as of the		petition chapter 13 i date:
Case numbe (If known)	r		MM / DD	) / YYYY		
Official	Form 106J	**************************************				
	<del></del>	ur Expenses				12/15
information.		essible. If two married people are fill ed, attach another sheet to this form				
Part 1s	Describe Your Hou	sehold				
1. Is this a jo	oint case?	·	_			_
_	io to line 2. loes Debtor 2 live in a s	separate household?				
<u></u>	] No					
	Yes. Debtor 2 must file	e Official Form 106J-2, Expenses for S	Separate Household of Debtor 2.		·	
_	ive dependents? Debtor 1 and	☐ No ☐ Yes. Fill out this information for	Dependent's relationship to Debtor 1 or Debtor 2	Dep age	endent's	Does dependent live with you?
Debtor 2.		each dependent				□ No
Do not sta names.	te the dependents'		Piotr Pawlak			☑ Yes
			EmilyPawlak	<u>13</u>		☐ No ☑ Yes
			Matthew Stecko	10		☐ No ☑ Yes
					<del></del>	□ No □ Yes
						□ No
			<u></u>		<del></del>	☐ Yes
expenses	xpenses include of people other than and your dependents?	⊠ No □ Yes				
		ag Monthly Expenses		•	W 10.00 M	
		bankruptcy filing date unless you a	are using this form as a suppler	ment In a C	hapter 13 c	case to report
-	of a date after the bar	kruptcy is filed. If this is a supplem				
include exp	enses paid for with nor	n-cash government assistance if you	u know the value of			
such assista	ance and have included	i it on Schedule I: Your Income (Offi	Icial Form 106l.)		Your expe	nses
	al or home ownership ( for the ground or lot.	expenses for your residence. Include	e first mortgage payments and	4.	<u> </u>	1,121.55
If not lno	cluded in line 4:					
	al estate taxes	_		4a. \$		70.00
	perty, homeowner's, or r			4b. \$	·	70.00
	ne maintenance, repair,			4c. \$	<u> </u>	275.00
4d. Hor	neowner's association o	r condominium dues		4d. \$		210.00

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Debtor 1 Malgorzata Stecko Case number (# known) Case number (# known)

			Your expenses
5.	Additional mortgage payments for your residence, such as home equity loans	5.	\$
6	Utilities:		
-	6a. Electricity, heat, natural gas	6a.	\$80.00
	6b. Water, sewer, garbage collection	6ъ.	\$50.00
	6c. Telephone, cell phone, internet, satellite, and cable services	6c.	\$ 290.00
	6d. Other Specify:	6d.	\$
7.	Food and housekeeping supplies	7.	\$ 700.00
8.	Childcare and children's education costs	8,	\$ 800.00
9.	Clothing, laundry, and dry cleaning	9.	\$ 220.00
10.	Personal care products and services	10.	\$
11.	Medical and dental expenses	11.	\$200.00
12.	Transportation. Include gas, maintenance, bus or train fare.		s 150.00
	Do not include car payments.	12.	<b>3</b>
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$
14.	Charitable contributions and religious donations	14.	\$
15.	Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life Insurance	15a.	\$
	15b. Health Insurance	15b.	\$
	15c. Vehicle Insurance	150.	\$
	15d. Other Insurance. Specify:	15d.	\$
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify:	16.	\$
17.	Installment or lease payments:		
	17a. Car payments for Vehicle 1	17a.	\$
	17b. Car payments for Vehicle 2	17b.	\$
	17c. Other. Specify:	17c.	\$
	17d. Other. Specify:	17d.	\$
18,	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 108).	18.	s
40	Other payments you make to support others who do not live with you.		V
15.	Specify:	19.	\$
			<u> </u>
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income		•
	20a. Mortgages on other property	20a.	\$
	20b. Real estate taxes	20b.	\$
	20c. Property, homeowner's, or renter's insurance	20c.	\$
	20d. Maintenance, repair, and upkeep expenses	20d.	\$
	20e. Homeowner's association or condominium dues	20a.	\$

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21. Other. Specify:	
22a. Add lines 4 through 21.  22a. \$ 3,956.5  22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2  22c. Add line 22a and 22b. The result is your monthly expenses.  22c. \$ 3,956.5  23c. Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.	
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2  22c. Add line 22a and 22b. The result is your monthly expenses.  23c. Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.  \$ -2,523.9	
22c. Add line 22a and 22b. The result is your monthly expenses.  23. Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.  23c. Subtract your monthly expenses from your monthly income.	5
23. Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.  \$ 1,432.5  23a. \$ 3,956.5	_
23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.  \$ 1,432.5  \$ 3,956.5	<u>:5</u>
23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.  \$ 1,432.5  \$ 3,956.5	
23b. Copy your monthly expenses from line 22c above.  23b\$ 3,956.5	8_
23c. Subtract your monthly expenses from your monthly income.	i5
· · · · · · · · · · · · · · · · · · ·	<u>-</u>
The result is your monthly net income.	<u>''</u>
24. Do you expect an increase or decrease in your expenses within the year after you file this form?	
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
☑ No	٠,
☐ Yes.	
	ì
t L	·

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#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

IN RE: Malgorzata Stecko	) Chapter 7 ) Bankruptcy Case No. )
Debtor(s)	) )
	ARDING ELECTRONIC FILING COMPANYING DOCUMENTS
DECLARATIO	ON OF PETITIONER(S)
A. [To be completed in all cases]	
corporate officer, partner, or member hereby information I (we) have given my (our) atto	the undersigned debtor(s), y declare under penalty of perjury that (1) the prince is true and correct; (2) I (we) have reviewed the ocuments being filed with the petition; and (3) the
B. [To be checked and applicable only liability entity.]	if the petition is for a corporation or other limited
I,, the unders have been authorized to file this peti	rigned, further declare under penalty of perjury that I ition on behalf of the debtor.
Malgorzata Stecko	
Printed or Typed Name of Debtor or Repres	sentative Printed or Typed Name of Joint Debtor
Mougonata Stecho Signature of Debtor or Representative	
Signature of Debtor or Representative	Signature of Joint Debtor
6/2/2016	
Date	Date

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m this information to identify ye	<del></del>		
tor 1 Malgorzata	Stecko  Middle Name Last Name		
of 2 use, if filing) First Name	Middle Name Lest Name		
ed States Bankruptcy Court for the: N			
number	Ordicili Diadict of minions		
own)			Check if this
			amended fili
Official Form 106De	<u>C</u>		
eclaration Ab	out an Individu	al Debtor's Schedules	12/
two married mapping on filling to	sether both are equally repropelled	- for supplying correct information	
		e for supplying correct information. mended schedules. Making a false statement, concea	
		cy case can result in fines up to \$250,000, or imprison	ment for up to 2
ars, or both. 18 U.S.C. §§ 152, 1	341, 1519, and 3571.	cy case can result in fines up to \$250,000, or imprison help you fill out bankruptcy forms?	ment for up to 2
Sign Below  Did you pay or agree to pay so	341, 1519, and 3571.	help you fill out bankruptcy forms? Attach Bankruptcy Petition Preparer's Notice, Declara	
Sign Below  Did you pay or agree to pay so	341, 1519, and 3571.	help you fill out bankruptcy forms?	
Sign Below  Did you pay or agree to pay so  No  Yes. Name of person	omeone who is NOT an attorney to	help you fill out bankruptcy forms? Attach Bankruptcy Petition Preparer's Notice, Declara Signature (Official Form 119).	
Sign Below  Did you pay or agree to pay so  No  Yes. Name of person	clare that I have read the summary	help you fill out bankruptcy forms? Attach Bankruptcy Petition Preparer's Notice, Declara	
Sign Below  Did you pay or agree to pay so  No  Yes. Name of person  Under penalty of perjury, I dec	omeone who is NOT an attorney to	help you fill out bankruptcy forms? Attach Bankruptcy Petition Preparer's Notice, Declara Signature (Official Form 119).  and schedules filed with this declaration and	
Sign Below  Did you pay or agree to pay so  No  Yes. Name of person	omeone who is NOT an attorney to	help you fill out bankruptcy forms? Attach Bankruptcy Petition Preparer's Notice, Declara Signature (Official Form 119).	

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Debtor 2 (Spouse, If filtry) Per Name  Debtor 3 (Spouse, If filtry) Per Name  Debtor 4 (If Known)  Debtor 5 (If Known)  Debtor 6 (If Known)  Debtor 7 (If Known)  Debtor 7 (If Known)  Debtor 9 (If Known)  Debtor 1:  Dates Debtor 1  Dates Debtor 1:  Dates Debtor 1  Dates Dates Debtor 1  Dates Dates	Debtor 1 Malgorzata	Stocks		
Check if this is amended film   Check   Court for the: Northern District of Illinois			<del></del>	
Interest States Bankruptcy Court for the: Northern District of Illinois  are number    Check if this is amended film    Check if this is amended film   Check if this is an expectation of the places, write your name and case model for a mended film   Check if this is an expectation of the places, write your name and case model film   Check if this is an expectation of the places, write your name and case model film   Check if this is an expect		l and blance		
Check if this is amended film				
Check if this is mended film   Street   Check if this is mended film   Check if this is men	• •	THURIOS		
Attement of Financial Affairs for Individuals Filling for Bankruptcy as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct matter. If more space is needed, statch a separate sheet to this form. On the top of any additional pages, write your name and case betr (if known). Answer every question.  11 11 Give Details About Your Marital Status and Where You Lived Before  What is your current marital status?  Married  Not married  During the last 3 years, have you lived anywhere other than where you live now?  Note:  Note:  Debtor 1:  Dates Debtor 1:  Same as Debtor 1:  Same as Debtor 1:  Same as Debtor 1:  To  Number Street  From				Check if this is a
atement of Financial Affairs for Individuals Filing for Bankruptcy  s complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct matton. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case betry (if known). Answer every question.  It 12 Give Details About Your Marital Status and Where You Lived Before  What is your current marital status?  Married  Not married  During the last 3 years, have you lived anywhere other than where you live now?  No  Yes. List ell of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1: Dates Debtor 1 Debtor 2: Dates Debtor 1 Ilved there    Same as Debtor 1   Same as Debtor 2   Same as Debtor 3   Same as Debtor 4   Same as Debtor 5   Same as Debtor 6   Same as Debtor 7   Same as Debtor 7   Same as Debtor 7   Same as Debtor 9   Same as Debtor 1   Sam				amended filing
as complete and accurate as posaible. If two married people are filling together, both are aqually responsible for supplying correct promotion. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case in the (if known). Answer every question.  ### 11				
as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct symation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case nober (if known). Answer every question.    Give Details About Your Marital Status and Where You Lived Before	fficial Form 107			
mmation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case nober (if known). Answer every question.  Give Details About Your Marital Status and Where You Lived Before  What is your current marital status?  Married   Not married    During the last 3 years, have you lived anywhere other than where you live now?  No   Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1:   Dates Debtor 1   Debtor 2:   Dates Debtor lived there    Number Street   From   Number Street   To    Number Street   From   Number Street   From   To    Number Street   From   Number Street   From   Number Street   To    Number Street   From   Number Street   To    Number Street   From	atement of Financial Affai	irs for Indiv	riduals Filing for Bankruptcy	04/1
### Give Details About Your Marital Status and Where You Lived Before    What is your current marital status?				
What is your current marital status?  Married   Not married   No   Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1:   Dates Debtor 1   Debtor 2:   Dates Debtor 1   Same as Debtor 1   Number   Street   From   Number   Street   To   Number   Street   State   ZIP Code   City   State   ZIP Code   State   Street   State   ZIP Code   State   Street   State   ZIP Code   State   Street   State   St		rate sheet to this for	m. On the top of any additional pages, write your na	me and case
What is your current marital status?  ✓ Married  ○ Not married  During the last 3 years, have you lived anywhere other than where you live now?  ✓ No  ○ Yes. List ell of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1:  Dates Debtor 1 Debtor 2:	mbel (ii Kilonii). Allenel evely questioli.			
Married  Not married  During the last 3 years, have you lived anywhere other than where you live now?  No  Yes. List ell of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1:  Dates Debtor 1:  Same as Debtor 1  Same as Debtor 1  From  Number Street  To  Same as Debtor 1  Same as Debtor 1  Same as Debtor 1  From  To  Number Street  To  Within the last 8 years, did you ever live with a spouse or legal equivalent in a community properly state or territory? (Community proper states and territories include Artzona, California, idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)	art 1: Give Details About Your Marital St	atus and Where Y	ou Lived Before	
Married    Not married   Not married   No   Yes. List all of the places you lived in the last 3 years. Do not include where you live now.   Debtor 1:   Dates Debtor 1   Debtor 2:   Dates Debtor 1   Ilived there   Same as Debtor 1   Same as				
During the last 3 years, have you lived anywhere other than where you live now?  ✓ No  Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1:  Dates Debtor 1  Dates Debtor 1:  Same as Debtor 1:  From  Number Street  To  City State ZiP Code  From  To  Number Street  From  Number Street  From  To  Number Street  From  Number Street  From  To  Number Street  From  Number Street  From  To  Number Street  From  Number Street  From  To  Number Street  Number Street  From  To  Number Street  Number Street  From  To  Number Street  From  Number Street  From  To  Number Street  From  To  Number Street  From  Number Street  From  To  Number Street  From  Number Street  From  To  Number Street  From  Number Stre	What is your current marital status?			
During the last 3 years, have you lived anywhere other than where you live now?    No	☑ Married			
No	☐ Not married			
No			the same	
Debtor 1:  Dates Debtor 1  Dates Debtor 2:  Dates Debtor 2:  Dates Debtor 1  Debtor 2:  Dates Debtor 1  Same as Debtor 1  Same as Debtor 1  Dates Debtor 2:  Number Street  To  Dates Debtor 2:  Number Street  To  Dates Debtor 3:  Same as Debtor 1  Same as Debtor 1  Same as Debtor 1  Same as Debtor 1  Dates Debtor 2:  Dates Debtor 2:  Dates Debtor 2:  Dates Debtor 2:  Dates Debtor 1  Same as Debtor 1  Dates Debtor 2:  Dates Debtor 3  Same as Debtor 1  Same as Debtor 1  Dates Debtor 2:  Dates Debtor 2:  Dates Debtor 2:  Dates Debtor 2:  Dates Debtor 4  Same as Debtor 1  Same as Debtor 3  Same as Debtor 1  Dates Debtor 4  Same as Debtor 3  Same as Debtor 1  Dates Debtor 4  Same as Debtor 3  Same as Debtor 1  Dates Debtor 4  Same as Debtor 5  Same as Debtor 1  Same as Debtor 1  Dates Debtor 4  Same as Debtor 5  Same as Debtor 7  Same as Debtor 1  Dates Debtor 4  Same as Debtor 1  Dates Debtor 4  Same as Debtor 1  Same as Debtor 1  Dates Debtor 4  Same as Debtor 1  Same as Debtor 1  Dates Debtor 4  Same as Debtor 1  Dates Debtor 4  Same as Debtor 1  Same as Debtor 1  Dates Debtor 4		e other than where y	ou live now?	
Debtor 1:    Dates Debtor 1   Ilived there		harana Da antinahadi	and are very three party	
Same as Debtor 1	Yes. List all of the places you lived in the last 3	years. Do not include	e where you live flow.	
Number Street  To Number Street  To Number Street  To Same as Debtor 1  Same as Debtor 1  City State ZIP Code  From Number Street  To City State ZIP Code  From Number Street  To City State ZIP Code  Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community proper states and territories include Artzona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)	Debtor 1:		Debtor 2:	Dates Debtor 2 lived there
Number Street  To Number Street  To City State ZIP Code  City State ZIP Code  Same as Debtor 1  From Number Street  To Number Street  Number Street  To Number Street  Number Street  Number Street  To Number Street  Number Street  Number Street  Number Street  To Number Street  N			☐ Same as Debtor 1	Same as Debtor
Number Street  To				_
City State ZIP Code    Same as Debtor 1	Number Street		Number Street	
Same as Debtor 1    Same as Debtor 1		То		То
Same as Debtor 1    Same as Debtor 1   Same as Debtor 1   Same as Debtor 1   Same as Debtor 2   Same as Debtor 3   Same as Debtor 3   Same as Debtor 4   Street   Str		<del>-</del>		
Number Street  To Number Street  To State ZIP Code  City State ZIP Code  Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community proper states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)	Otata 710 Code	_	City State ZIP Code	
Number Street  To Number Street  To State ZIP Code  City State ZIP Code  Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community proper states and territories Include Artzona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)	City State ZIP Code			<b>61</b>
Number Street  To Number Street  To To  City State ZIP Code  City State ZIP Code  Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community proper states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)	City State ZIP Code		Same as Debtor 1	La Same as Debtor
To To To To To	City State 21P Code - ~		Same as Debtor 1	Same as Debtor
Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community proper states and territories include Artzona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No		From		_
Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community proper states and territories include Artzona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No				From
Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community proper states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  1 No				From
states and territories include Artzona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  1 No	Number Street		Number Street	From
☑ No	Number Street		Number Street	From
	Number Street  City State ZIP Code  Within the last 8 years, did you ever live with a	To	Number Street  City State ZIP Code  ivalent in a community property state or territory? (C	From To Community property
Yes, Make sure you iiii out Schedule H: Your Codebtors (Onicial Form 100h).	Number Street  City State ZIP Code  Within the last 8 years, did you ever live with a states and territories include Artzona, California, id	To	Number Street  City State ZIP Code  ivalent in a community property state or territory? (C	From To Community property
	Number Street  City State ZIP Code  Within the last 8 years, did you ever live with a states and territories include Artzona, California, id	Fouse or legal equidaho, Louisiana, Neva	Number Street  City State ZIP Code  Ivalent in a community property state or territory? (Cada, New Mexico, Puerto Rico, Texas, Washington, and	From To Community property
Applicing.	Number Street  City State ZIP Code  Within the last 8 years, did you ever live with a states and territories include Artzona, California, id	Fouse or legal equidaho, Louisiana, Neva	Number Street  City State ZIP Code  Ivalent in a community property state or territory? (Cada, New Mexico, Puerto Rico, Texas, Washington, and	From To Community property

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otor 1		ecko ast Name	Case nu	mber (# known)	<u> </u>
	Test retire entres established	Dr. Lague			
FiA i	you have any income from employment the total amount of income you receive are filing a joint case and you have in	red from all jobs and all busi	nesses, including part-tir	me activities.	dar years?
	No Yes. Fill in the details,				
		Debication State		APOLO 2	
		Sources of Income Check all that apply	Gross income (before deductions and: exclusions)	Soluces of income Checkall that apply	Gross Income (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:	14/2000 commissions	\$ 6,202.64	☐ Wages, commissions, bonuses, tips ☑ Operating a business	\$
	For last calendar year:	Wages, commissions, bonuses, tips	\$ 20,000.00	Wages, commissions, bonuses, tips	\$
	(January 1 to December 31,2015	Operating a business		Operating a business	
	For the calendar year before that:	Wages, commissions, bonuses, tips	s 20,000.00	Wages, commissions, bonuses, tips	\$
	(January 1 to December 31, 2014	Operating a business		Operating a business	•
incli une	you receive any other income during ude income regardless of whether that l mployment, and other public benefit pa nbling and lottery winnings. If you are fili	income is taxable. Examples yments; pensions; rental inc	of o <i>ther income</i> are alinome; interest; dividends;	money collected from lawsu	its; royalties; and
Includence game	you receive any other income during ude income regardless of whether that I mployment, and other public benefit parabiling and lottery winnings. If you are fill each source and the gross income from	Income is taxable. Examples yments; pensions; rental inc ing a joint case and you hav	of other income are alinome; interest; dividends; e income that you receive	money collected from lawsued together, list it only once	its; royalties; and
Includence game	you receive any other income during ude income regardless of whether that I mployment, and other public benefit payabling and lottery winnings. If you are fill each source and the gross income from	Income is taxable. Examples yments; pensions; rental inc ing a joint case and you hav	of other income are alinome; interest; dividends; e income that you receive	money collected from lawsued together, list it only once	its; royalties; and
Includence game	you receive any other income during ude income regardless of whether that I mployment, and other public benefit payabling and lottery winnings. If you are fill each source and the gross income from	Income is taxable. Examples yments; pensions; rental inc ing a joint case and you hav	of other income are alinome; interest; dividends; e income that you receive	money collected from lawsued together, list it only once t you listed in line 4.  Countries of income  Describe below	its; royalties; and under Debtor 1. Gross-Inchina from each source
Includence game	you receive any other income during ude income regardless of whether that I mployment, and other public benefit payabling and lottery winnings. If you are fill each source and the gross income from	income is taxable. Examples yments; pensions; rental incing a joint case and you haven each source separately. Describe below.	of other income are alinome; interest; dividends; e income that you receive o not include income that the inco	money collected from lawsued together, list it only once t you listed in line 4.  Countries of income  Describe below	its; royalties; and under Debtor 1.  Grass Inchine from each source.  (bedoe deductions and
Includence game	you receive any other income during ude income regardless of whether that I mployment, and other public benefit payabling and lottery winnings. If you are fill each source and the gross income from No Yes. Fill in the details.	income is taxable. Examples yments; pensions; rental incing a joint case and you haven each source separately. Describe below.	of other income are alinome; interest; dividends; e income that you receive o not include income that the inco	money collected from lawsued together, list it only once t you listed in line 4.  Countries of income  Describe below	its; royalties; and under Debtor 1.  Gross inchine from each source.  (bodde deductions and
Includence game	you receive any other income during ude income regardless of whether that I mployment, and other public benefit parabiling and lottery winnings. If you are fill each source and the gross income from No Yes. Fill in the details.  From January 1 of current year untithe date you filed for bankruptcy:	income is taxable. Examples yments; pensions; rental incing a joint case and you haven each source separately. Describe below.	of other income are alinome; interest; dividends; e income that you receive o not include income that cross income from each source (figure deductions and exclusions)  \$	money collected from lawsued together, list it only once t you listed in line 4.  Countries of income  Describe below	its; royalties; and under Debtor 1.  Gross Income from each source.
Includence gam	you receive any other income during ude income regardless of whether that I mployment, and other public benefit panbling and lottery winnings. If you are fill each source and the gross income from No Yes. Fill in the details.  From January 1 of current year until the date you filed for bankruptcy:	income is taxable. Examples yments; pensions; rental incing a joint case and you haven each source separately. Describe below.	of other income are alinome; interest; dividends; e income that you receive o not include income that cross income from each source (figure deductions and exclusions)  \$	money collected from lawsued together, list it only once t you listed in line 4.  Souther of the collection of the colle	its; royalties; and under Debtor 1.  Gross Income from each source.
Includence gam	you receive any other income during ude income regardless of whether that I mployment, and other public benefit parabling and lottery winnings. If you are fill each source and the gross income from No Yes. Fill in the details.  From January 1 of current year until the date you filed for bankruptcy:  For last calendar year:  (January 1 to December 31, 2015)	income is taxable. Examples yments; pensions; rental incing a joint case and you haven each source separately. Describe below.	of other income are alinome; interest; dividends; e income that you receive o not include income that the income trom each source (defore deductions and exclusions)  \$	money collected from lawsued together, list it only once t you listed in line 4.  Souther of the collection of the colle	its; royalties; and under Debtor 1.  Gross inchine from each source.  (bodde deductions and

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Debtor 1	_ Malgorzata	Stecko		Case	number (#known)	
	First Name Middle Name	Last Name				
Part 3:	List Certain Payments	fou Made Before Yo	u Filed	for Bankruptcy		
6. Are eiti	her Debtor 1's or Debtor 2's	debts primarily consur	ner debi	ts?		
☐ No.	Neither Debtor 1 nor Debt	or 2 has primarily cons	umer de	e <b>bts.</b> Consumer debts a	re defined in 11 U.S.C. § 101	(8) as
	incurred by an individual pr	imarily for a personal, far	mily, or h	ousehold purpose."	-	• •
	During the 90 days before y	ou filed for bankruptcy, d	id you p	ay any creditor a total o	f \$6,425* or more?	
	No. Go to line 7.					
	Yes. List below each cre	ditor to whom you paid a	total of	\$6,425* or more in one	or more payments and the	
		aid that creditor. Do not in limony. Also, do not inclu			upport obligations, such as this bankruptcy case.	
	• •	•		•	after the date of adjustment.	
<b>17</b> 1 ∨oc	s. Debtor 1 or Debtor 2 or bo	th have primarily cons	umer de	hte		
_ 100	During the 90 days before y				f \$600 or more?	
	☑ No. Go to line 7.	, ,,-	, ,	•		
	Yes. List below each cre	ditor to whom you paid a lude payments for dome:	total of	\$600 or more and the to port obligations, such as	otal amount you paid that child support and	
	alimony. Also, do n	ot include payments to a	n attorne	ey for this bankruptcy ca	386.	
		D/	·•	W-4-1 1.4	A	Ultra dala a assessa da a
			les of fment	Total amount paid	Amount you still owe	Was this payment for
				•	\$	
	Creditor's Name			<b>a</b>	\$	☐ Mortgage
						☐ Car
	Number Street					☐ Credit card
						Loan repayment
						Suppliers or vendors
	City State	ZIP Code				Other
	Creditor's Name		<del></del>	\$	\$	Mortgage
	<b>-</b>					Car
	Number Street					Credit card
						Loan repayment
						Suppliers or vendors
	City State	ZIP Code				Other
				\$	\$	☐ Mortgage
	Creditor's Name			▼	·	☐ Mortgage
						☐ Car ☐ Credit card
	Number Street					Loan repayment
						Suppliers or vendors
						Other
	City State	ZIP Code				

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otor 1	Malgorzata		tecko	_	Case number (# known)		
	First Name Middle Name	Last Name		-	•		_
Inside corpo agent such	, including one for a business as child support and alimony.	general partners; r fficer, director, pers you operate as a s	elatives of any on in control, or	general partners; p r owner of 20% or i	artnerships of whic more of their voting		
<u>ල්</u> හ							
☐ Ye	es. List all payments to an ins	ider.					
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment	
					•		
ì	Insider's Name			\$	\$		
i	Number Street		-				
			_				
		-					
i	City	State ZIP Code	•			•	
							-
				\$	\$	•	
Ì	Insider's Name					•	
į	Number Street	<del> </del>					
		<del></del>					
•	City	State ZIP Code					
an ins includ	sider? le payments on debts guaran	teed or cosigned by	y an insider,  Dates of	Total amount	Amount you still	n account of a debt that benef	nea
			payment	paid	owe	Include creditor's name	
				•	•		
i	nsider's Name	<u> </u>		Ψ			
ì	Number Street		·				
-							
7	City	State ZIP Code	•				
-							
				\$	S		
ī	nelder's Name	- · ·	·	<b>▼</b> •••••	- ·	,	
ī	Number Street		·				
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	Tik.	Into 710 Code					

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Malgorzata Stecko Case number (# known)

Identify Legal Actions, Repossessions, and Foreclosures

hin 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody model.

<ul> <li>1 year before you filed for bankru such matters, including personal injuntract disputes.</li> </ul>	ptcy, were you a iry cases, small c	party in any laws. daims actions, divorc	it, court action, o ses, collection suits	or administra s, paternity a	ative proceedi ctions, support	ng? or custody modificat
s. Fill in the details.						
	Nature of the	Case	Court or agency	<b>y</b>		Status of the case
<sub>ase title</sub> Marlgorzata Stekco v.	Divorce		Circuit Cour	t of Cook (	County	- Pending
	<b>-</b> ¦		Court Name			On appeal
Marek Stecko	<del>-</del> !		50 W Washi	ngton St		Concluded
2014D330626	1		Chicago	IL.	60602	Concadad
ase number	<b>-</b> !		City		ZIP Code	-
	* ***	•				— ☐ Pending
ase title	_;		Court Name		· · · · · · · · · · · · · · · · · · ·	On appeal
<u> </u>	-		Number Street	······································		Concluded
ase number						_
			City	State 2	ZIP Code	
all that apply and fill in the details be . Go to line 11. s. Fill in the information below.		/ your property rep	ossessed, foreclo	sed, garnis	hed, attached,	seized, or levied?
all that apply and fill in the details be . Go to line 11.	olow.	scribe the property	ossessed, foreclo	sed, garnisl	hed, attached,	
all that apply and fill in the details be . Go to line 11.	olow.		ossessed, foreclo	sed, garnis		
all that apply and fill in the details be . Go to line 11. s. Fill in the information below.  Creditor's Name	De:	scribe the property	ossessed, foreclo	sed, garnis		seized, or levied?  Value of the propert  \$
all that apply and fill in the details be . Go to line 11. s. Fill in the information below.	De:	scribe the property		sed, garnis		
all that apply and fill in the details be . Go to line 11. s. Fill in the information below.  Creditor's Name	De:	scribe the property  plain what happened  Property was repo	ssessed.	sed, garnis		
all that apply and fill in the details be . Go to line 11. s. Fill in the information below.  Creditor's Name	De:	plain what happened Property was repo	ssessed. closed.	sed, garnis		
all that apply and fill in the details be . Go to line 11. s. Fill in the information below.  Creditor's Name  Number Street	Des	scribe the property  plain what happened  Property was repo	ssessed. closed. ished.			
all that apply and fill in the details be . Go to line 11. s. Fill in the information below.  Creditor's Name  Number Street	Exp	plain what happened Property was repo Property was forect	ssessed. closed. ished.			Value of the propert
all that apply and fill in the details be . Go to line 11. s. Fill in the information below.  Creditor's Name  Number Street	Exp	plain what happened Property was repo Property was force Property was garn Property was attac	ssessed. closed. ished.		Date	Value of the propert
all that apply and fill in the details be . Go to line 11. s. Fill in the information below.  Creditor's Name  Number Street	Exp	plain what happened Property was repo Property was force Property was garn Property was attac	ssessed. closed. ished.		Date	
all that apply and fill in the details be . Go to line 11. s. Fill in the information below.  Creditor's Name  Number Street	Exp	plain what happened Property was repo Property was force Property was garn Property was attac	ssessed. closed. ished.		Date	Value of the propert
all that apply and fill in the details be . Go to line 11. s. Fill in the information below.  Creditor's Name  Number Street  City State Zii	Exp	plain what happened Property was repo Property was force Property was garn Property was attack scribe the property	ssessed. closed. ished. ched, selzed, or lev		Date	Value of the propert
all that apply and fill in the details be . Go to line 11. s. Fill in the information below.  Creditor's Name  Number Street  City State Zii	Exp	plain what happened Property was repo Property was garn Property was attact scribe the property	ssessed. closed. ished. ched, selzed, or lev		Date	Value of the propert
all that apply and fill in the details be . Go to line 11. s. Fill in the information below.  Creditor's Name  Number Street  City State Zil	Exp	plain what happened Property was repo Property was garn Property was attact scribe the property  plain what happened Property was repo Property was repo	ssessed. closed. ished. ched, selzed, or level essessed. closed.		Date	Value of the propert
all that apply and fill in the details be . Go to line 11. s. Fill in the information below.  Creditor's Name  Number Street  City State Zil  Creditor's Name	Exp	plain what happened Property was repo Property was garn Property was attact scribe the property  plain what happened Property was repo Property was repo Property was repo Property was fore Property was garn	ssessed. closed. ished. ched, selzed, or level essessed. closed.	vled.	Date	Value of the propert

Debtor 1

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		Stecko	Case number (# k	nown)	
First Name Middle Name	ie flast N	ame			
nin 90 days before you file ounts or refuse to make a	ed for bankrup	otcy, did any creditor, includi	ing a bank or financial ins	stitution, set off any ar	nounts from you
ounts of refuse to make a	a payment beca	Buse you owed a debt?			
vo /es. Fill in the details.					
		Describe the action the credit	tor took	Date action was taken	Amount
Creditor's Name			بدماه ها الورد جوليد مسيم	•	
					\$
Yumber Street		1			
		! !			
City St	ate ZIP Code	Last 4 digits of account num	ıber: XXXX		
hin 1 was hafara way files	d for honteres	w was and of train star at-	In the personales of	racianas for the her-s	t of
		cy, was any of your property stodian, or another official?	in the possession of an a	issignee for the benef	t OT
No		aradio of another official			
Yes					
-					
List Certain Gifts a	and Contribut	tions			
thin 2 years before you file	ed for bankrupt	or did you give any eithe wi	th a total value of more th	on \$600 per person?	
		icy, did you give any girls wi	and total raise of more a	ian 4000 per personn	
No		icy, did you give any girts wi	W 10 10 10 10 10 10 10 10 10 10 10 10 10	ian 4000 per porooni	
No Yes. Fill in the details for ea		wy, did you give any gitts wi		ian 4000 per poroon	
No Yes, Fill in the details for ea	ach gift.	,		·	Valua
No	ach gift.	Describe the gifts		Dates you gave the girts	Value
No Yes, Fill in the details for ea Gifts with a total value of m	ach gift.	,		Dates you gave	Value
No Yes. Fill in the details for ea "Gifts with a total value of m per person	ach gift. nore than \$600	,		Dates you gave	Value \$
No Yes, Fill in the details for ea Gifts with a total value of m	ach gift. nore than \$600	,		Dates you gave	Value \$
No Yes, Fill in the details for each of the Gifts with a total value of many per person.  Person to Whom You Gave the Gift.	ach gift. nore than \$600	,		Dates you gave	Value S \$
No Yes, Fill in the details for each of the control	ach gift. nore than \$600	,		Dates you gave	<b>Value</b> \$ \$
No Yes, Fill in the details for each of the Gifts with a total value of many per person.  Person to Whom You Gave the Gift.	ach gift. nore than \$600	,		Dates you gave	<b>Value</b> \$ \$
No Yes, Fill in the details for each grade of the Gifts with a total value of many per person.  Person to Whom You Gave the Gift  Number Street	ach gift.	,		Dates you gave	<b>Value</b> \$ \$
No Yes, Fill in the details for each grade of the Gifts with a total value of many per person.  Person to Whom You Gave the Gift  Number Street	ach gift. nore than \$600	,		Dates you gave	<b>Value</b> \$\$
No Yes, Fill in the details for each of the second of the	ach gift.	,		Dates you gave	Value \$ \$
No Yes, Fill in the details for each of the control	ach gift.	Describe the gifts	_	Dates you gave the gifts	\$ \$
No Yes, Fill in the details for each of the control	ach gift.	Describe the glifts  Describe the glifts	-	Dates you gave	Value  \$  Value
No Yes, Fill in the details for each of the Country	ach gift.	Describe the gifts	-	Dates you gave the girts	\$ \$
No Yes, Fill in the details for each of the control	ach gift.  nore than \$600  ate ZIP Code	Describe the glifts  Describe the glifts	-	Dates you gave the girts	\$ \$
No Yes, Fill in the details for each of the Country	ach gift.  nore than \$600  ate ZIP Code	Describe the glifts  Describe the glifts	-	Dates you gave the girts	\$ \$
No Yes, Fill in the details for each of the control	ach gift.  nore than \$600  ate ZIP Code	Describe the glifts  Describe the glifts	-	Dates you gave the girts	\$ \$
No Yes, Fill in the details for each of the control	ach gift.  nore than \$600  ate ZIP Code	Describe the glifts  Describe the glifts	-	Dates you gave the girts	\$
No Yes, Fill in the details for each of the control	ach gift.  nore than \$600  ate ZIP Code	Describe the glifts  Describe the glifts		Dates you gave the girts	\$
No Yes, Fill in the details for each of the control	ach gift.  nore than \$600  ate ZIP Code	Describe the glifts  Describe the glifts	-	Dates you gave the girts	\$
No Yes, Fill in the details for each of the control of the person  Person to Whom You Gave the Gift  Number Street  City Street  City Street  Gifts with a total value of morper person  Person to Whom You Gave the Gift  Number Street	ach gift.  nore than \$600  ate ZIP Code	Describe the glifts  Describe the glifts	-	Dates you gave the girts	\$

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otor 1	Malgorzata First Name Middle Name	Stecko Lest Name	Case number (# known)		
	•	bankruptcy, did you give any gifts or	contributions with a total value	of more than \$60	00 to any charity?
Ø					
u	Yes. Fill in the details for each g	ift or contribution.			
	Gifts or contributions to charities that total more than \$600	Describe what you contributed	-	Date you contributed	Value
			ŀ		\$
	Charity's Neme				,
				<del></del>	\$
	Number Street	<del></del>			
	City Slate ZIP Code		ī		
art €	List Certain Losses				
<b>□</b>	Yes. Fill in the details.  Describe the property you-lost at how the loss occurred		-	Date of your loss	Value of property lost
		claims on line 33 of Schedule A/	e has peld, List pending insurance B: Property.		
1					\$
į			***		
art 7	List Certain Payments	or Transfers			
Wit you Incl	hin 1 year before you filed for consulted about seeking ban ude any attorneys, bankruptcy p	bankruptcy, did you or anyone else ac kruptcy or preparing a bankruptcy pet etition preparers, or credit counseling age	tion?		to anyone
	Duenez Law, LLC	Description and value of any p	roperty transferred	Date payment or transfer was	Amount of payment
	Person Who Was Pald 310 NN Wolf Road Number Street	,Payment for preparation o	f bankrupcty	made 05/02/2016	\$ 1,500.00
	•	0090 IP Code		<del></del>	\$
	Lmduenez@gmail.com				
	Person Who Made the Payment, if Not Y	<u>'ou</u>			

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		• Нагне	Last	Name	-	Case number (# know	······································	
				Description and value	of any property tr	ansferred	Date payment or transfer was made	Amount o payment
Hanańwi				Credit Counseling a	gency	žertuk.		
Person Who V						,	05/02/2016	\$
	reet	•		•			, <u> </u>	
								\$
			GOAEA	. <b>'</b>			,	
Robinsor City		State	62454 ZIP Code					
Émail or webs	ite address			<del>-</del>				
Person Who I	Made the Paym	ent, if h	lot You		_		i	
hin 1 vear b	efore vou	filed	for bankrup	tcy, did you or anyone	else acting on v	our behalf pay or t	transfer any property	to anyone v
				tors or to make payme				u,
				ou listed on line 16.	,			
No								
No Yes. Fill in t	he details.							
				Description and value	of any property tr	ansferred	Date payment or	Amount of
				•			transfer was made	,
Person Who	Was Pald			<sub>a</sub> pi <del>stias</del> de	W- ==		44.	
Number St	reet			-				\$
							•	
				:	•		·	\$
				• •			1	
City		State	ZIP Code					
hin 2 years	before you	ı filed	for bankru	ptcy, did you sell, trade		ransfer any proper	ty to anyone, other th	an property
hin 2 years isferred in 1	before you the ordinar	ı filed y cou	for bankru irse of your	business or financial a	dfairs?			-
hin 2 years isferred in t ude both ou not include (	before you the ordinar tright transf	ı filed ry cou lers aı	i for bankru irse of your nd transfers i		<b>rffairs?</b> as the granting of			-
hin 2 years isferred in t ude both ou not include (	before you the ordinar tright transt gifts and tra	ı filed ry cou lers aı	i for bankru irse of your nd transfers i	business or financial a made as security (such a	<b>rffairs?</b> as the granting of			-
hin 2 years isferred in t ude both ou not include (	before you the ordinar tright transt gifts and tra	ı filed ry cou lers aı	i for bankru irse of your nd transfers i	business or financial a made as security (such a we already listed on this	uffairs? as the granting of statement.	a security Interest	or mortgage on your pro	operty).
hin 2 years isferred in t ude both ou not include (	before you the ordinar tright transt gifts and tra	ı filed ry cou lers aı	i for bankru irse of your nd transfers i	business or financial a made as security (such a	uffairs? as the granting of statement.	a security Interest	or mortgage on your pro	operty).
hin 2 years isferred in to ude both out not include on No Yes, Fill in to	before you the ordinar tright transt gifts and tra	I filed ry cou lers an insfer	i for bankru irse of your nd transfers i	business or financial a made as security (such a re already listed on this Description and value	uffairs? as the granting of statement.	a security interest of	or mortgage on your pro	operty).
hin 2 years isferred in to ude both out not include on No Yes, Fill in to	before you the ordinar tright transt gifts and tra he details.	I filed ry cou lers an insfer	i for bankru irse of your nd transfers i	business or financial a made as security (such a re already listed on this Description and value	uffairs? as the granting of statement.	a security interest of	or mortgage on your pro	operty).
hin 2 years isferred in to ude both out not include on No Yes, Fill in to	before you the ordinar tright transf gifts and tra he details.	I filed ry cou lers an insfer	i for bankru irse of your nd transfers i	business or financial a made as security (such a re already listed on this Description and value	uffairs? as the granting of statement.	a security interest of	or mortgage on your pro	operty).
hin 2 years saferred in to ude both our not include o No Yes. Fill in to	before you the ordinar tright transf gifts and tra he details.	I filed ry cou lers an insfer	i for bankru irse of your nd transfers i	business or financial a made as security (such a re already listed on this Description and value	uffairs? as the granting of statement.	a security interest of	or mortgage on your pro	operty).
hin 2 years saferred in to ude both our not include o No Yes. Fill in to	before you the ordinar tright transi gifts and tra he details. Received Trans	I filed ry cou lers an insfer	i for bankru irse of your nd transfers i	business or financial a made as security (such a re already listed on this Description and value	uffairs? as the granting of statement.	a security interest of	or mortgage on your pro	operty).
hin 2 years asferred in to ude both our not include of No Yes, Fill in to Person Who F	before you the ordinar tright transt glifts and tra the details. Received Trans	1 filed ry cou lers al insfer	I for bankruj urse of your nd transfers i s that you ha	business or financial a made as security (such a re already listed on this Description and value	uffairs? as the granting of statement.	a security interest of	or mortgage on your pro	operty).
hin 2 years asferred in to ude both our not include of No Yes, Fill in to Person Who F	before you the ordinar tright transi gifts and tra he details. Received Trans	1 filed ry cou lers al insfer	I for bankruj urse of your nd transfers i s that you ha	business or financial a made as security (such a re already listed on this Description and value	uffairs? as the granting of statement.	a security interest of	or mortgage on your pro	operty).
hin 2 years asferred in to ude both our not include o No Yes, Fill in to Person Who F	before you the ordinar tright transt glifts and tra the details. Received Trans	1 filed ry cou fers al insfers fer	I for bankruj urse of your nd transfers i s that you ha	business or financial a made as security (such a re already listed on this Description and value	uffairs? as the granting of statement.	a security interest of	or mortgage on your pro	operty).
hin 2 years asferred in to ude both our not include o No Yes, Fill in to Person Who F	before you the ordinar tright transi gifts and tra he details. Received Trans	1 filed ry cou fers al insfers fer	I for bankruj urse of your nd transfers i s that you ha	business or financial a made as security (such a re already listed on this Description and value	uffairs? as the granting of statement.	a security interest of	or mortgage on your pro	operty).
hin 2 years asferred in to ude both out not include g No Yes. Fill in to Person Who F	before you the ordinar tright transi gifts and tra he details. Received Trans	1 filed ry cou fers al insfers fer	I for bankruj urse of your nd transfers i s that you ha	business or financial a made as security (such a re already listed on this Description and value	uffairs? as the granting of statement.	a security interest of	or mortgage on your pro	operty).
hin 2 years asferred in to ude both out not include g No Yes. Fill in to Person Who F	before you the ordinar tright transi gifts and tra he details. Received Trans eat	1 filed ry cou fers al insfers fer	I for bankruj urse of your nd transfers i s that you ha	business or financial a made as security (such a re already listed on this Description and value	uffairs? as the granting of statement.	a security interest of	or mortgage on your pro	operty).

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Debtor 1	Malgorzata First Name Middle Name L	Stecko sst Name	Case number (# kno	wn)	
are. ⊠i≀	nin 10 years before you filed for bank a beneficiary? (These are often called No Yes. Fill in the details.	ruptcy, did you transfer any proper asset-protection devices.)	rty to a self-settled trus	t or similar device of v	vhich you
		Description and value of the prope	erty transferred		Date transfer was made
ı	Name of trust	_			<del></del>
<del>-</del>					
20. With close Inch brok	· <del></del>	ptcy, were any financial accounts o	or instruments held in y	our name, or for your	-
<u> </u>	Yes. Fill in the detalls.	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
	Name of Financial Institution		Checking		\$
	Number Street  City State ZIP Code	<b>-</b>  <b>-</b>	Savings  Money market  Brokerage  Other		
	Name of Financial Institution	_ xxxx	Checking Savings Money market		<b>s</b>
	Number Street  City State ZiP Code	 	Brokerage  Other		
sec:	you now have, or did you have withir uritles, cash, or other valuables? No Yes. Fill in the details.	n 1 year before you filed for bankru	ptcy, any safe deposit i	oox or other depositor	y for
	162. Pill in the Gewis.	Who else had access to it?	<b>Describe</b> the	e contents	Do you still have it?
	Name of Financial Institution	Name	<del></del>		' ☐ Yes
	Number Street	Number Street	1		
}		City State ZIP Code	<del></del>		

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Debtor 1	Malgorzata	Stecko	Case number (# known)	
	First Name Middle Name	Last Name		
		age unit or place other than your home v	rithin 1 year before you filed for bankruptcy	7
Ø N				
□ Ye	es. Fill in the detalls.	Who else has or had access to it	Poscribe the contents	Do you still have it?
			· ·	_
	Name of Storage Facility	Name		☐ No ☐ Yes
ı	Number Street	Number Street		
	<u> </u>	City State ZIP Code	<u>-</u>	
	City State Zi	P Code		
Part 9:	Identify Property Yo	u Hold or Control for Someone Elsc		
			property you borrowed from, are storing for	or.
or he	old in trust for someone.			<b>,</b>
	•			
יש	es. Fill in the details.	Where is the property?	Describe the property	Value
		vincia is the property	derical and us assessment as the w	-
	Owner's Name			\$
	Number Street	Number Street	<del></del>	1
	Mulliper Succe	t		ı
		City State	ZIP Code	
	City State Zi	P Code	*	
Part 10	Give Details About E	invironmental information		
For the	purpose of Part 10, the follow	ving definitions apply:		
■ <i>Envi</i> haza	ronmental law means any fed rdous or toxic substances, w	leral, state, or local statute or regulation rastes, or material into the air, land, soil,	concerning poliution, contamination, release surface water, groundwater, or other medic	
	_	controlling the cleanup of these substan or property as defined under any enviror	ces, wastes, or material. mental law, whether you now own, operate	, or
utili2	e it or used to own, operate,	or utilize it, including disposal sites.		
		ng an environmental law defines as a ha oliutant, contaminant, or similar term.	zardous waste, hazardous substance, toxic	;
Report	all notices, releases, and prod	ceedings that you know about, regardles	s of when they occurred.	
24. Has a	nny governmental unit notifie	d you that you may be liable or potential	ly liable under or in violation of an environn	nental law?
Ø,	lo			
	es, Fill in the details.			
		Governmental unit	Environmental law, if you know it	Date of notice
Ñ	arne of site	Governmental unit	_	
N	umber Street	Number Street		-
			_	
-		City State ZiP Code		

City

ZIP Code

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btor 1	Malgorzata First Name Middle Name	Stecko Last Name	Case number (#known)	
	· -	it of any release of hazardous mater	tal?	
<b>ы</b> у	es. Fill in the details.			
		Governmental unit	Environmental law, if you know it	Date of notice
	Name of site	Governmental unit	-	
	Number Street	Number Street		•
		City State ZiP Code	<del>.</del>	
	City State ZIP Code	•		
Have		administrative proceeding under s	ny environmental law? Include settlement	s and orders
_	• • • • • • • • • • • • • • • • • • • •	adilling and bloochariff didd: a	y saymonia and a morado osciolistic	
50 N				
<b>–</b> 1	es. Fill in the details.			Status of the
		Court or agency	Nature of the case	case
c	Case title			-
		Court Name	<del></del>	Pending
_				On appea
		Number Street		Conclude
7	Case number	City State ZIP C	nda .	
		Ony Date Market	···	
nt 11	Ohra Datalla About Vous	Business or Connections to An	y Rusiness	
	A sole proprietor or self-employ A member of a limited liability of A partner in a partnership An officer, director, or managing	ed in a trade, profession, or other a ompany (LLC) or limited liability par g executive of a corporation oting or equity securities of a corpo	tnership (LLP)	mry Stations.
		l fill in the details below for each bu	siness.	
_ '	mai	Describe the nature of the busine		number
	Business Name		Do not include Social S	ecurity number or ITIN.
	MANUSTRA-PO FRONTS		EIN· _	
	Number Street	<del></del>	EIN	
		Name of accountant or bookkeep	er Dates business existed	1
		1	From To	
	City State ZIP Code	<del></del>		
		Describe the nature of the busine		
	Business Name	<del></del>	Do not Include Social S	•
	Number Chart	July regional in source size and said	EIN:	
	Number Street	Name of accountant or bookkeep	er Dates business existed	ł
	·			
			' From To	<del></del>
	City State 7IP Code			

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	First Name Middle Name Last (		Case number (# known)
		Name	
		are managing the and also	
		Describe, the nature of the business	Employer Identification number
	Orologo Novo	AND THE STATE OF T	Do not include Social Security number or ITIN
	Business Name	1	EIN: -
	Number Street	Name of accountant or bookkeeper	Dates business existed
		mange alianja	
			F T-
	City State ZIP Code	1	From To
			<del>_</del> -
1 N	utions, creditors, or other parties. o es. Fill in the details below.	Data logued	
		Date Issued	
	Name	MAL / DD / YYYY	
	Number Street		
	City State ZIP Code		
	City State ZIP Code		
	City State ZIP Code		
: 12			
ha ans	Siga Below  ve read the answers on this Statemen wers are true and correct. I understan	of Financial Affairs and any attachment of that making a false statement, conce to result in fines up to \$250,000, or impri	ents, and I declare under penalty of perjury that the calling property, or obtaining money or property by frausonment for up to 20 years, or both.
ha ns	Siga Below  ve read the answers on this Statemen wers are true and correct. I understan onnection with a bankruptcy case car	d that making a false statement, conce	aling property, or obtaining money or property by frau
hains n c	ve read the answers on this Statemen wers are true and correct. I understan onnection with a bankruptcy case car J.S.C. §§ 152, 1341, 1519, and 3571.	d that making a false statement, conce result in fines up to \$250,000, or impri	alling property, or obtaining money or property by frau-
haans in c	Siga Below  ve read the answers on this Statemen wers are true and correct. I understan onnection with a bankruptcy case car	d that making a false statement, conce	alling property, or obtaining money or property by frau-
hains n c	ve read the answers on this Statemen wers are true and correct. I understan onnection with a bankruptcy case car J.S.C. §§ 152, 1341, 1519, and 3571.	d that making a false statement, conce result in fines up to \$250,000, or impri	aling property, or obtaining money or property by frau
haans n c	ve read the answers on this Statement wers are true and correct. I understant onnection with a bankruptcy case car J.S.C. §§ 152, 1341, 1519, and 3571.  Costa 6/2/206	d that making a false statement, conce a result in fines up to \$250,000, or impri	alling property, or obtaining money or property by frau-
haans n cols (	ve read the answers on this Statement wers are true and correct. I understant onnection with a bankruptcy case card. S.C. §§ 152, 1341, 1519, and 3571.  Signature of Debtor 1 Data 6/2/206 you attach additional pages to Your S	d that making a false statement, conce a result in fines up to \$250,000, or impri	ealing property, or obtaining money or property by frau- isonment for up to 20 years, or both.
haans n colla t	ve read the answers on this Statement wers are true and correct. I understant onnection with a bankruptcy case card. S.C. §§ 152, 1341, 1519, and 3571.  Signature of Debtor 1  Data 6/2/206  you attach additional pages to Your S.No.	d that making a false statement, conce a result in fines up to \$250,000, or impri	ealing property, or obtaining money or property by frau isonment for up to 20 years, or both.
haans n colla t	ve read the answers on this Statement wers are true and correct. I understant onnection with a bankruptcy case card. S.C. §§ 152, 1341, 1519, and 3571.  Signature of Debtor 1 Data 6/2/206 you attach additional pages to Your S	d that making a false statement, conce a result in fines up to \$250,000, or impri	ealing property, or obtaining money or property by frau- isonment for up to 20 years, or both.
haans n colla t	ve read the answers on this Statement wers are true and correct. I understant onnection with a bankruptcy case card. S.C. §§ 152, 1341, 1519, and 3571.  Signature of Debtor 1  Data 6/2/206  you attach additional pages to Your S.No.	d that making a false statement, conce a result in fines up to \$250,000, or impri	ealing property, or obtaining money or property by frau- isonment for up to 20 years, or both.
haans necessaries 18 t	ve read the answers on this Statement wers are true and correct. I understant onnection with a bankruptcy case card. S.C. §§ 152, 1341, 1519, and 3571.  Signature of Debtor 1  Data 6/2/2/6  you attach additional pages to Your S. No Yes  you pay or agree to pay someone who	d that making a false statement, conce a result in fines up to \$250,000, or impri	ealing property, or obtaining money or property by frau- isonment for up to 20 years, or both.
haans in color 18 t	ve read the answers on this Statement wers are true and correct. I understant onnection with a bankruptcy case card. S.C. §§ 152, 1341, 1519, and 3571.  Signature of Debtor 1  Data 6/2/2/6  you attach additional pages to Your S. No Yes  you pay or agree to pay someone who	attat making a false statement, concernesult in fines up to \$250,000, or imprisonment  Signature of Debtor 2  Date	ealing property, or obtaining money or property by fraudisonment for up to 20 years, or both.

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ill in this information to ident	tify your case:		
Debtor 1Maigorzata	-	Stecko	
First Name	Middle Name	Last Name	
Debtor 2			
Spouse, If filing) First Name	Middle Name	Lest Name	
United States Bankruptcy Court for t Case number (f known)	he: Northern District of II	linois	

Check if this is an amended filing

#### Official Form 108

### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### 111 List Your Creditors Who Have Secured Claims

or any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the formation below.				
identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?		
Creditor's chase Mortgage	☐ Surrender the property.	☑ No		
anno.,	Retain the property and redeem it.	☐ Yes		
Description of 1167 N Chesapeake Court property Palatine, IL 60074 securing debt:	Retain the property and enter into a Reaffirmation Agreement.			
	Retain the property and [explain]:			
Creditor's	☐ Surrender the property.	☐ No		
name:	Retain the property and redeem it.	Yes		
Description of property securing debt:	☐ Retain the property and enter into a Reaffirmation Agreement.			
oscially door.	Retain the property and [explain]:	-		
Creditor's	Surrender the property.	☐ No		
name:	Retain the property and redeem it.	☐ Yes		
Description of property securing debt:	Retain the property and enter into a Reaffirmation Agreement.			
	Retain the property and [explain]:			
Creditor's	☐ Surrender the property.	□ No		
name:	Retain the property and redeem it.	☐ Yes		
Description of property securing debt	☐ Retain the property and enter into a Reaffirmation Agreement.			
Č	Retain the property and [explain]:			
		_		

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Describe your unexpired personal property leases	Will the lease be assumed?
essor's name:	□ No
escription of leased roperty:	☐ Yes
essor's name:	□ No
escription of leased roperty:	☐ Yes
essor's name:	□ No
escription of leased roperty:	☐ Yes
essor's name:	□ No
escription of leased operty:	☐ Yes
essor's name:	□ No
escription of leased roperty:	☐ Yes
essor's name:	□ No
escription of leased roperty:	☐ Yes
essor's name:	□ No
escription of leased roperty:	☐ Yes
3: Sign Below	

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B 203 (12/94)

### United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS

	NORTHERN DISTRI	CT OF ILLINOIS	
IN RE:	Malgorzata Stecko	Bankruptcy Case No Debtor Chapter 7	
	DISCLOSURE OF COMPENSATION	OF ATTORNEY FOR DE	BTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Ba for the abovenamed debtor(s) and that comp the filing of the petition in bankruptcy, or a or to be rendered on behalf of the debtor(s) bankruptcy case is as follows:	pensation paid to me within greed to be paid to me, for s	one year before ervices rendered
	For legal services, I have agreed to accept >	·>>\$_	1,500.00
	Prior to the filing of this statement I have re	ceived\$_	1,500.00
	Balance Due	\$_	0.00
2.	The source of the compensation paid to me	was:	
	X_DebtorOther (specify)		
3.	The source of compensation to be paid to m  X Debtor Other (specify)	ne is:	
4.	X I have not agreed to share the above-dunless they are members and associates of a		any other person
	I have agreed to share the above-disc persons who are not members or associates agreement,together with a list of the names attached.	of my law firm. A copy of	the
5	In return for the above-disclosed fee. I have	e agreed to render legal serv	ice for all aspects

- 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
  - a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
  - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

- d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e. [Other provisions as needed]
- 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

N/A

	CERTIFICATION  g is a complete statement of any agreement or arrangement for payment of the debtor(s) in this pankhuptcy proceedings.
6/5/14	
Date /	Signature of Attorney
DUENEZ LAW, LLC Name of law firm	<u> </u>

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

- You are an individual filing for bankruptcy, and
- Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11— Reorganization
- Chapter 12— Voluntary repayment plan for family farmers or fishermen
- Chapter 13— Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:		Liquidation	
	\$245	filing fee	
	\$75	administrative fee	
<u>+</u>	\$15	trustee surcharge	
	\$335	total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law.

Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file Chapter 7 Statement of Your Current Monthly Income (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form—sometimes called the Means Test—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called exempt property. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on Schedule C: The Property You Claim as Exempt (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

\$200 filing fee

\$75 administrative fee

\$275 total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

## Chapter 13: Repayment plan for individuals with regular income

\$235 filing fee

+ \$75 administrative fee

\$310 total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

## Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition* for *Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.